



Case 1:17-ap-01045 Doc 6-8 Filed 09/19/17 Entered 09/19/17 11:17:14 Desc 0600080675
 SHEILA R CASPARI
 1040 STATE ROUTE 104
 LUCASVILLE OH 45648-8323

EX-8

Page 1 of 33

Statement Date:

Loan Number:

Payment Due Date:

Amount Due:

If payment is received on or after 07/17/17, \$0.00 late fee will be charged.

\$2,961.16

Property Address:
 1040 STAR RT 104
 LUCASVILLE OH 45648

PLEASE BE ADVISED THIS COMMUNICATION IS SENT FOR INFORMATIONAL PURPOSES ONLY AND IS NOT INTENDED AS AN ATTEMPT TO COLLECT, ASSESS, OR RECOVER A CLAIM AGAINST, OR DEMAND PAYMENT FROM, ANY INDIVIDUAL PROTECTED BY THE U.S. BANKRUPTCY CODE. IF THIS ACCOUNT HAS BEEN DISCHARGED IN A BANKRUPTCY PROCEEDING, BE ADVISED THIS COMMUNICATION IS FOR INFORMATIONAL PURPOSES ONLY AND NOT AN ATTEMPT TO COLLECT A DEBT AGAINST YOU; HOWEVER, THE SERVICER/LENDER RESERVES THE RIGHT TO EXERCISE THE LEGAL RIGHTS ONLY AGAINST THE PROPERTY SECURING THE LOAN OBLIGATION, INCLUDING THE RIGHT TO FORECLOSE ITS LIEN UNDER APPROPRIATE CIRCUMSTANCES. NOTHING IN THIS COMMUNICATION SHALL BE CONSTRUED AS AN ATTEMPT TO COLLECT AGAINST THE BORROWER PERSONALLY OR AN ATTEMPT TO REVIVE PERSONAL LIABILITY.

Account Information

Interest Bearing Principal Balance	\$8,323.25
Interest Rate	2.000%
Escrow Balance	-\$1,271.34

The Principal Balance does not represent the payoff amount of your account and is not to be used for payoff purposes.

Explanation of Amounts Payable

Principal	\$54.13
Interest	\$13.87
Escrow Amount (for Taxes & Insurance)	\$83.44
Optional Products and Services	\$0.00
Regular Monthly Payment	\$151.44
Total Fees and Charges	\$0.00
Overdue Payment(s)	\$2,809.72
Partial Payment (Unapplied)	\$0.00
Total Amount Due	\$2,961.16

Lender Paid Expense Summary

	Activity Since Last Statement	Total
Property Inspections (06/08/2017)	\$15.00	\$270.64
Total	\$15.00	\$270.64

Past Activity Breakdown

	Payments Rec'd since 05/19/2017	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (Taxes & Insurance)	\$0.00	\$288.51
Optional Insurance	\$0.00	\$0.00
Fees and Charges	\$0.00	\$0.00
Lender Paid Expenses	\$0.00	\$0.00
Partial Payment (Unapplied)	\$0.00	\$0.00
Total	\$0.00	\$288.51

Transaction Activity (05/19/2017 to 06/20/2017)

Date	Description	Total	Principal	Interest	Escrow	Other
06/19/2017	Disbursement-County Tax	\$13.38			\$13.38	
06/13/2017	Property Inspections	-\$15.00				-\$15.00
05/31/2017	Disbursement-Insurance	\$480.00			\$480.00	

Important Messages

(See Reverse side for Additional Critical Notices)

As shown above, your escrow account has a negative balance. This shortage in your escrow account may result in an increase in your monthly escrow payment. We recommend you make additional payments to your escrow to eliminate or reduce the shortage.

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY.

VOLUNTARY PAYMENT COUPON

Nationstar
 MORTGAGE

MyNationstar.com

ACCOUNT NUMBER

TOTAL AMOUNT DUE*

Customer Service: 1-800-448-2431
Monday - Thursday: 8 a.m. - 8 p.m. CT
Friday, 8 a.m. - 6 p.m. CT and Saturday: 8 a.m. - 2 p.m. CT
MyNationstar.com

Your Dedicated Loan Specialist is Candice Jackson and can be reached
at (877) 343-5602 EXT. 4670887 or via mail at:
8950 Cypress Waters Blvd, Coppell, TX 75019

1-692-09547-0038580-003-2-001-001-000-000



THOMAS L CASPARI
SHEILA R CASPARI
1040 STATE ROUTE 104
LUCASVILLE OH 45648-8323

Statement Date:	06/20/2017
Loan Number:	0600080675
Payment Due Date:	07/01/2017
Amount Due:	\$2,961.16
If payment is received on or after 07/17/17, \$0.00 late fee will be charged	

"Lender Paid Expenses" are funds paid by Nationstar on your behalf to another company. These expenses may include, but are not limited to, Legal Fees, Property Taxes, Homeowners Insurance, and Property Inspections.

If you do not wish to receive paper statements, simply log into your account at MyNationstar.com and alter your selection to eCorrespondence. ECorrespondence offers convenient monthly email reminders, no lost mail, and archived online access to view or download to your personal computer.

You can make your payment online at MyNationstar.com. There is no charge for this service.

Legal Rights and Protections Under the SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC App. §§ 501-597b) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force, Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty.
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds.
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and 90 days thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within 90 days after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders.
Nationstar Mortgage, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741
- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at <http://legalassistance.law.af.mil/content/locator.php>
- "Military OneSource" is the U. S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

If this account is active or has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt. Please note, however, Nationstar reserves the right to exercise the legal rights only against the property securing the original obligation.

692-3572-0115F

5-692-89348-0040943-003-1-000-001-000-000



THOMAS L CASPARI
SHEILA R CASPARI
1040 STATE ROUTE 104
LUCASVILLE OH 45648-8323



Statement Date: 03/20/2017
Loan Number: 0600080675
Payment Due Date: 04/01/2017
Amount Due: \$2,589.28
If payment is received on or after 04/17/17, \$0.00 late fee will be charged.

Property Address:
1040 STAR RT 104
LUCASVILLE OH 45648

Account Information

Interest Bearing Principal Balance	\$8,323.25
Interest Rate	2.000%
Escrow Balance	-\$681.36

The Principal Balance does not represent the payoff amount of your account and is not to be used for payoff purposes.

Explanation of Amount Due

Principal	\$54.13
Interest	\$13.87
Escrow Amount (for Taxes & Insurance)	\$83.44
Optional Products and Services	\$0.00
Regular Monthly Payment	\$151.44
Total Fees and Charges	\$0.00
Overdue Payment(s)	\$2,437.84
Partial Payment (Unapplied)	\$0.00
Total Amount Due	\$2,589.28

Please call Nationstar to request the full amount owed on your account as the amount due may be different than stated here due to interest and other charges or credits.

Lender Paid Expense Summary

	Activity Since Last Statement	Total
Property Inspections (03/11/2017)	\$15.00	\$225.64
Total	\$15.00	\$225.64

Past Payment Breakdown

	Payments Rec'd since 02/22/2017	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (Taxes & Insurance)	\$0.00	\$288.51
Optional Insurance	\$0.00	\$0.00
Fees and Charges	\$0.00	\$0.00
Lender Paid Expenses	\$0.00	\$0.00
Partial Payment (Unapplied)	\$0.00	\$0.00
Total	\$0.00	\$288.51

Transaction Activity (02/22/2017 to 03/20/2017)

Date	Description	Total	Principal	Interest	Escrow	Other
03/15/2017	Property Inspections	-\$15.00				-\$15.00

Important Messages

(See Reverse side for Additional Critical Notices)

As shown above, your escrow account has a negative balance. This shortage in your escrow account may result in an increase in your monthly escrow payment. We recommend you make additional payments to your escrow to eliminate or reduce the shortage.

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If you do not wish to receive paper statements, simply log into your account at MyNationstar.com and alter your selection to eCorrespondence. ECorrespondence offers convenient monthly email reminders, no lost mail, and archived online access to view or download to your personal computer.

You can make your payment online at MyNationstar.com. There is no charge for this service.

NATIONSTAR IS A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE CURRENTLY IN BANKRUPTCY OR HAVE RECEIVED A DISCHARGE IN BANKRUPTCY, THIS COMMUNICATION IS NOT AN ATTEMPT TO COLLECT A DEBT FROM YOU PERSONALLY TO THE EXTENT THAT IT IS INCLUDED IN YOUR BANKRUPTCY OR HAS BEEN DISCHARGED, BUT IS PROVIDED FOR INFORMATIONAL PURPOSES ONLY. DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY

03/21/2017

• Please contact us at (888) 850-9398 EXT. 4670715



5-892-89346-0040943-003-2-000-001-000-000

THOMAS L CASPARI
SHEILA R CASPARI
1040 STATE ROUTE 104
LUCASVILLE OH 45648-8323

RE: Loan Number: 0600080675
Property Address:
1040 STAR RT 104
LUCASVILLE, OH 45648

Dear Thomas L Caspari and Sheila R Caspari:

At Nationstar Mortgage, we're committed to helping homeowners find solutions that could help them stay in their home and continue enjoying all the benefits of homeownership. Even in times of difficulties.

Why am I receiving this letter?

Your mortgage payment is currently past due for 01/01/2016. Here is a recent payment history, and the reason for our concern.

Recent Account History:

- Payment due 10/01/2016: Unpaid balance of \$175.29
- Payment due 11/01/2016: Unpaid balance of \$175.29
- Payment due 12/01/2016: Unpaid balance of \$175.29
- Payment due 01/01/2017: Unpaid balance of \$117.36
- Payment due 02/01/2017: Unpaid balance of \$123.96
- Payment due 03/01/2017: Unpaid balance of \$123.96
- Current payment due 04/01/2017: \$151.44

Total: \$2,589.28 due. You must pay this amount to bring your loan current.

Please call Nationstar to request the full amount owed on your account as the amount due may be different than stated here due to interest and other charges or credits.

What do I need to know?

Failure to bring your loan current may result in fees, possibly even foreclosure and the loss of your home. We are here to help. You do have options.* Here are some of the solutions that might be available, depending on your situation:

- Modifying the terms of your current loan.
- Receiving a payment forbearance that temporarily gives you more time to pay your monthly payment.
- If you simply can't pay your mortgage, an alternative to foreclosure may be selling your home and using the proceeds to pay off your current loan. A short payoff may be acceptable, or a deed in lieu of foreclosure may be an option.

Additional resources are also available. For extra help, you can reach out to housing counselors who'll work as your advocate while exploring solutions that could help you keep your home.

- The Consumer Financial Protection Bureau: <http://www.consumerfinance.gov/mortgagehelp>
- The Department of Housing and Urban Development (HUD): <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>
- HUD Housing Counseling Agency Locator: (800) 569-4287
- The Homeowners HOPE™ Hotline Number: (888) 995-HOPE

What do I need to do?

The sooner we hear from you, the sooner we can help get your homeownership back on track. If you've already reached out for help, don't worry, that process is still proceeding and no further action is required.



692-3572-0115F

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Nationstar Mortgage, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741
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How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at <http://legalassistance.law.af.mil/content/locator.php>
- "Military OneSource" is the U. S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

If this account is active or has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt. Please note, however Nationstar reserves the right to exercise the legal rights only against the property securing the original obligation.

Exhibit Page 7 of 33
MORTGAGE LOAN STATEMENT

RETURN SERVICE ONLY
PLEASE DO NOT SEND MAIL TO THIS ADDRESS
P.O. BOX 619063
DALLAS, TX 75261-9063

8-692-76292-0023877-002-1-000-001-000-000



THOMAS L CASPARI
SHEILA R CASPARI
1040 STATE ROUTE 104
LUCASVILLE OH 45648-8323



CONTACT INFORMATION

Customer Service: 1-888-480-2432
Monday - Thursday: 8 a.m. - 8 p.m. CT
Friday: 8 a.m. - 6 p.m. CT and Saturday: 8 a.m. - 2 p.m. CT
MyNationstar.com
Your Dedicated Loan Specialist is Kalani Boyd and can be reached at
(888) 850-9398 EXT. 4670715 or via mail at:
8950 Cypress Waters Blvd, Coppell, TX 75019

Statement Date: 11/18/2016
Loan Number: 0600080675
Payment Due Date: 12/01/2016
Amount Due: \$2,048.71
If payment is received on or after 12/17/16, \$0.00 late fee will be charged

Property Address:
1040 STAR RT 104
LUCASVILLE OH 45648

Account Information

Interest Bearing Principal Balance	\$8,323.25
Interest Rate (Until 02/01/2017)	2.000%
Escrow Balance	\$859.97

The Principal Balance does not represent the payoff amount of your account and is not to be used for payoff purposes.

Explanation of Amount Due

Principal	\$54.13
Interest	\$13.87
Escrow Amount (for Taxes & Insurance)	\$83.44
Optional Products and Services	\$0.00
Regular Monthly Payment	\$151.44
Total Fees and Charges	\$0.00
Overdue Payment(s)	\$1,897.27
Partial Payment (Unapplied)	\$0.00
Total Amount Due	\$2,048.71

Please call Nationstar to request the full amount owed on your account as the amount due may be different than stated here due to interest and other charges or credits.

Lender Paid Expense Summary

	Activity Since Last Statement	Total
Property Inspections (10/19/2016)	\$0.00	\$150.64
Total	\$0.00	\$150.64

Past Payment Breakdown

	Payments Rec'd since 10/19/2016	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (Taxes & Insurance)	\$0.00	\$0.00
Optional Insurance	\$0.00	\$0.00
Fees and Charges	\$0.00	\$0.00
Lender Paid Expenses	\$0.00	\$0.00
Partial Payment (Unapplied)	\$0.00	\$0.00
Total	\$0.00	\$0.00

Transaction Activity (10/19/2016 to 11/18/2016)

Important Messages

(See Reverse side for Additional Critical Notices)

As shown above, your escrow account has a negative balance. This shortage in your escrow account may result in an increase in your monthly escrow payment. We recommend you make additional payments to your escrow to eliminate or reduce the shortage.

"Lender Paid Expenses" are funds paid by Nationstar on your behalf to another company. These expenses may include, but are not limited to, Legal Fees, Property Taxes, Homeowners Insurance, and Property Inspections.

If you do not wish to receive paper statements, simply log into your account at MyNationstar.com and alter your selection to eCorrespondence. ECorrespondence offers convenient monthly email reminders, no lost mail, and archived online access to view or download to your personal computer.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY



MyNationstar.com

PLEASE CHECK BOX IF MAILING ADDRESS OR PHONE NUMBER HAS CHANGED. ENTER CHANGES ON BACK OF COUPON

THOMAS L CASPARI
SHEILA R CASPARI

ACCOUNT NUMBER 0600080675	TOTAL AMOUNT DUE* 12/01/2016 \$2,048.71
WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO NATIONSTAR MORTGAGE	PAYMENT DUE IF RECEIVED ON OR AFTER 12/17/2016 \$2,048.71

NATIONSTAR MORTGAGE
PO BOX 60516
CITY OF INDUSTRY, CA 91716-0516



ADDITIONAL ESCROW \$ _____
**ADDITIONAL PRINCIPAL \$ _____

TOTAL AMOUNT OF YOUR CHECK
DO NOT SEND CASH

IMPORTANT PAYMENT INFORMATION

- It is important to use the remittance stub and envelope provided since both contain computer routing that will help ensure prompt and accurate posting of payments. Always include your loan number on your check or money order. However, should you not receive your statement, **DO NOT DELAY PAYMENT**. Simply write your loan number on your check or money order and mail to the payment address as provided in the **Contact Information** section below.
- Do not send cash or correspondence as this could delay processing. Correspondence should be sent to the address provided in the **Contact Information** section below.
- Please be advised that if your account is delinquent (if there are fees and charges due, your account may not be paid about nor may principal reduction payments be applied. When Nationstar Mortgage receives a remittance that is in excess of a payment amount, that excess is applied to your account in accordance with a predetermined sequence: 1) Principal and interest due; 2) Applicable finance amounts; 3) Fees and other charges assessed to your account. Once this sequence has been satisfied, you may give specific instructions as to how you would like excess amounts to be applied to your account by noting your preference on the face of your remittance stub.
- Any lump sum received that is not accompanied by a payoff quote will be applied according to our standard payment application rules. This will not result in satisfaction and reverse mortgage/release unless amount tendered satisfies all amounts due and owing on the account.
- A Schedule of Fees for Select Services may be found on our website at MyNationstar.com.

SERVICEMEMBERS CIVIL RELIEF ACT

The Servicemembers Civil Relief Act (SCRA) may offer protection or relief to members of the military who have been called to active duty. If you are a member of the military who has been called to active duty or received a Permanent Change of Station order and you have not already made an award, please forward a copy of your orders to us at: Nationstar Mortgage LLC, Attn: Military Families, P.O. Box 619098, Dallas, TX 75261-9741, fax 855-836-1427 or email MilitaryFamilies@nationstar.com. Be sure to include your loan number with the copy of the orders.

Please visit our website at MyNationstar.com for complete details regarding Legal Rights and Protections Under the SCRA.

LATE CHARGES AND OVERDRAFT FEES

Payments received and posted after a grace period will be assessed a late charge. The late charge rate and number of grace days are shown on your Note. Please allow adequate time for postal delays as the receipt and posting date will govern the assessment of a late charge. Partial payments cannot be applied. If a payment is credited to your account and subsequently dishonored by your bank, Nationstar Mortgage will reserve the right to charge your loan account an insufficient funds fee of up to \$30.00, as permitted by applicable law. (This fee may vary by state.)

HOMEOWNER COUNSELING NOTICE

If your loan is delinquent, you are entitled to receive homeownership counseling from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of the HUD approved, nonprofit homeownership counseling agencies may be downloaded from the Internet at <http://www.hud.gov/offices/hud/hudrc/hudrc4.cfm> or by calling the HUD toll free number 1-800-568-4287 (toll free TDD number 1-800-877-4339) to obtain a list of approved nonprofit agencies serving your residential area.

NEW YORK STATE RESIDENTS

For those customers who reside in the state of New York, borrowers may file complaints about the Service with the New York State Banking Department or may obtain further information by calling the Department's Consumer Help Unit at 1-800-342-3766 or by visiting the Department's website at www.dfs.ny.gov. Nationstar Mortgage LLC is registered with the New York Superintendent of Banks.

Nationstar Mortgage may report your account to the major credit bureaus. Late or missed payments and other defaults on your account may reflect on your credit report which can impact your ability to obtain other forms of credit.

PAYMENT OPTIONS

Auto-Pay allows you to have your payment automatically debited, each month, from the checking or savings account of your choice. Nationstar Mortgage does not charge a fee to activate this service. Call 1-888-480-2432 for more information or visit our website at MyNationstar.com.

Online Payment allows you to log on to your account anytime to make a payment. There is no charge for this service. Log on to MyNationstar.com.

Speed-Pay is a pay-by-phone service, which allows you to select the payment processing date. Call 1-888-480-2432. Have your checkbook available to refer to when making your Speed-Pay payment. There will be a fee up to \$19 for this optional service.

Payment by Mail Detach the coupon provided with this statement and mail it with your check or money order in the envelope provided. Please write your loan number on your payment and **allow adequate time for postal delays as the receipt and posting date will govern the assessment of late charges.**

MoneyGram ExpressPayment ensures same-day delivery of your payment to Nationstar Mortgage. Visit your local MoneyGram Agent. Call 1-800-926-9400 to locate the one nearest you. Complete the ExpressPayment form, providing your name and Nationstar Mortgage loan number. **The MoneyGram Receive Code is ***1678***.** All ExpressPayment transactions require cash. The agent will charge a fee for this service.

Western Union QuickCollect® ensures same-day delivery of your payment to Nationstar Mortgage. Visit your local Western Union Agent. Call 1-800-325-6000 to locate the one nearest you. Complete the QuickCollect form with your name and Nationstar Mortgage loan number, indicating:

Pay to: Nationstar Mortgage Code City: Astar State: TX

All QuickCollect transactions require cash. Western Union will charge a fee for this service.

NOTICE TO CUSTOMERS MAKING PAYMENTS BY CHECK

Authorization to Convert Your Check: If you send us a check to make your payment, your check may be converted into an electronic fund transfer. An electronic fund transfer is the process in which your financial institution transfers funds electronically from your account to our account. By sending your completed signed check to us, you authorize us to copy your check and use the information from your check to make an electronic funds transfer from your account for the same amount as the check. If the electronic fund transfer cannot be processed for technical reasons, you authorize us to process the copy of your check.

Insufficient Funds: The electronic fund transfer from your account will usually occur within 24 hours of our receipt of your check. If the electronic fund transfer cannot be completed because of insufficient funds, you may be assessed an NSF fee in connection with the attempted transaction.

Transaction Information: The electronic fund transfer from your account will be on the account statement you receive from your financial institution. You will not receive your original check back from your financial institution. For security reasons, your original check will be destroyed, but we will keep a secured copy of the check for record keeping purposes.

Your Rights: You should contact your financial institution immediately if you believe that the electronic fund transfer reported on your statement was not properly authorized or is otherwise incorrect. Consumers have protections under the Electronic Fund Transfer Act for any unauthorized or incorrect electronic fund transfer.

CONTACT INFORMATION

Customer Service: 1-888-480-2432, Monday through Thursday 8 am - 8 pm CT, Friday 8 am - 6 pm CT, and Saturday 8 am - 2 pm CT.
(Calls may be monitored and/or records for quality assurance purposes)

24-hour automated account information: Log on to MyNationstar.com OR call 1-888-480-2432

Mailing addresses for Nationstar Mortgage are listed below. Please carefully select the address suited to your needs and remember, sending payments to any address other than the one specifically identified for payments will result in delays and may result in additional fees being assessed to your account.

PAYMENTS:	NOTICE OF ERROR/ INFORMATION REQUEST/ QWR:	OVERNIGHT DELIVERY CORRESPONDENCE:	INSURANCE RENEWALS/ BILLS:	TAX NOTICES/ BILLS:	BANKRUPTCY NOTICES/ PAYMENTS:
P.O. Box 60516 City of Industry, CA 91716-0516	P.O. Box 619098 Dallas, TX 75261-9741	8950 Cypress Waters Blvd Coppell, TX 75019	P.O. Box 7729 Springfield, OH 45501-7729 Fax (800) 687-4729	P.O. Box 961229 Fort Worth, TX 76161-0229 Fax (817) 826-1861	P.O. Box 619094 Dallas, TX 75261-9741

***PURSUANT TO RESPA, A "QUALIFIED WRITTEN REQUEST" (QWR) REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS:**

Nationstar Mortgage, P.O. Box 619098, Dallas, TX 75261-9741, Attn: Customer Relations Officer. A "qualified written request" must comply with the requirements of RESPA, as follows: Qualified written request, defined: (i) A qualified written request means a written correspondence (other than notice on a payment coupon or other payment medium supplied by the servicer) that includes, or otherwise enables the servicer to identify, the name and account of the borrower, and includes a statement of the reasons that the borrower believes the account is in error, if applicable, or that provides sufficient detail to the servicer regarding information relating to the servicing of the loan sought by the borrower. (ii) A written request does not constitute a qualified written request if it is delivered to a servicer more than 1 year after either the date of transfer of servicing or the date that the mortgage servicing loan amount was paid in full, whichever date is applicable.

Nationstar Mortgage LLC, its affiliates, successors or its assigns or their officers, directors, agents, or employees, are neither liable nor responsible for, or make any representation regarding the products or services offered on any enclosed inserts.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

(Check the appropriate box:

☐ Mailing Address

☐ Telephone Number

Loan #:

Borrower's Name:

Co-Borrower's Name:

Borrower's New Address:

Co-Borrower's New Address:

Authorized Borrower Number(s):

Authorized Co-borrower Number(s):

Home ()

Mobile: Yes No

Home ()

Mobile: Yes No

RF-141- V-000 R-0



Exhibit Page 9 of 33
P.O. BOX 1016
CITY OF INDUSTRY, CA 91716-0516

MORTGAGE LOAN STATEMENT - Page 2

CONTACT INFORMATION

Customer Service: 1-888-480-2432
Monday - Thursday: 8 a.m. - 8 p.m. CT
Fr.day: 8 a.m. - 6 p.m. CT and Saturday: 8 a.m. - 2 p.m. CT
MyNationstar.com

Your Dedicated Loan Specialist is Kalani Boyd and can be reached at
(888) 850-9398 EXT. 4670715 or via mail at:
8950 Cypress Waters Blvd, Coppell, TX 75019

8-892 76292 0023877 002 2 000-001 000-000



THOMAS L CASPARI
SHEILA R CASPARI
1040 STATE ROUTE 104
LUCASVILLE OH 45648-8323

Statement Date:	11/18/2016
Loan Number:	0600080675
Payment Due Date:	12/01/2016
Amount Due:	\$2,048.71
If payment is received on or after 12/17/16, \$0.00 late fee will be charged	

You can make your payment online at MyNationstar.com. There is no charge for this service if you schedule your payment within 9 days past your due date.



11/19/2016

Please contact us at (888) 850-9398 EXT. 4670715



8-692-76292-0023877-002 3-000 001-000-000

THOMAS L CASPARI
SHEILA R CASPARI
1040 STATE ROUTE 104
LUCASVILLE OH 45648-8323

RE: Loan Number: 0600080675
Property Address:
1040 STAR RT 104
LUCASVILLE, OH 45648

Dear Thomas L Caspari and Sheila R Caspari:

At Nationstar Mortgage, we're committed to helping homeowners find solutions that could help them stay in their home and continue enjoying all the benefits of homeownership. Even in times of difficulties.

Why am I receiving this letter?

Your mortgage payment is currently past due for 01/01/2016. Here is a recent payment history, and the reason for our concern.

Recent Account History:

- Payment due 06/01/2016: Unpaid balance of \$175.29
- Payment due 07/01/2016: Unpaid balance of \$175.29
- Payment due 08/01/2016: Unpaid balance of \$175.29
- Payment due 09/01/2016: Unpaid balance of \$175.29
- Payment due 10/01/2016: Unpaid balance of \$175.29
- Payment due 11/01/2016: Unpaid balance of \$175.29
- Current payment due 12/01/2016: \$151.44

Total: \$2,048.71 due. You must pay this amount to bring your loan current.

Please call Nationstar to request the full amount owed on your account as the amount due may be different than stated here due to interest and other charges or credits.

What do I need to know?

Failure to bring your loan current may result in fees, possibly even foreclosure and the loss of your home. We are here to help. You do have options.* Here are some of the solutions that might be available, depending on your situation:

- Modifying the terms of your current loan.
- Receiving a payment forbearance that temporarily gives you more time to pay your monthly payment.
- If you simply can't pay your mortgage, an alternative to foreclosure may be selling your home and using the proceeds to pay off your current loan. A short payoff may be acceptable, or a deed in lieu of foreclosure may be an option.

Additional resources are also available. For extra help, you can reach out to housing counselors who'll work as your advocate while exploring solutions that could help you keep your home.

- The Consumer Financial Protection Bureau: <http://www.consumerfinance.gov/mortgagehelp>
- The Department of Housing and Urban Development (HUD): <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>
- HUD Housing Counseling Agency Locator: (800) 569-4287
- The Homeowners HOPE™ Hotline Number: (888) 995-HOPE

What do I need to do?

The sooner we hear from you, the sooner we can help get your homeownership back on track. If you've already reached out for help, don't worry, that process is still proceeding and no further action is required.

If you have any questions, your Dedicated Loan Specialist is Kalani Boyd and can be reached at (888) 850-9398 EXT. 4670715 or via mail at the address listed above. Our hours of operation are 8am to 8pm (CT), Monday through Thursday, 8am to 6pm (CT), Friday, and 8am to 2pm (CT) on Saturday.

Sincerely,

Nationstar Mortgage LLC
Loss Mitigation Department

*Borrower must meet certain requirements to qualify for any of the options/products referenced. Terms are subject to change.

Nationstar is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt.





692-3572-015F

Legal Rights and Protections Under the SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC App. §§ 501-597b) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force, Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty.
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds.
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and 90 days thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within 90 days after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders.
Nationstar Mortgage, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741
- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against the real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at <http://legalassistance.law.af.mil/content/locator.php>
- "Military OneSource" is the U. S. Department of Defense's information resource.
If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing Instructions for areas outside the United States are provided on the website.

If this account is active or has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt. Please note however Nationstar reserves the right to exercise the legal rights only against the property securing the original obligation.

Customer Service: 1-888-450-2432
Monday - Thursday: 8 a.m. - 8 p.m. CT
Friday: 8 a.m. - 6 p.m. CT and Saturday: 8 a.m. - 2 p.m. CT
MyNationstar.com

Your Dedicated Loan Specialist is Kalani Boyd and can be reached at
(888) 850-9398 EXT. 4670715 or via mail at:
8950 Cypress Waters Blvd, Coppell, TX 75019

4-692-86382-0030412-003-1-000-001-000-000



THOMAS L CASPARI
SHEILA R CASPARI
1040 STATE ROUTE 104
LUCASVILLE OH 45648-8323

Statement Date: 02/21/2017
Loan Number: 0606080675
Payment Due Date: 03/01/2017
Amount Due: \$2,465.32
If payment is received on or after 03/17/17, \$0.00 late fee will be charged.

Property Address:
1040 STAR RT 104
LUCASVILLE OH 45648

Account Information

Interest Bearing Principal Balance	\$8,323.25
Interest Rate	2.000%
Escrow Balance	-\$681.36

The Principal Balance does not represent the payoff amount of your account and is not to be used for payoff purposes.

Explanation of Amount Due

Principal	\$54.13
Interest	\$13.87
Escrow Amount (for Taxes & Insurance)	\$83.44
Optional Products and Services	\$0.00
Regular Monthly Payment	\$151.44
Total Fees and Charges	\$0.00
Overdue Payment(s)	\$2,313.88
Partial Payment (Unapplied)	\$0.00
Total Amount Due	\$2,465.32

Please Call Nationstar to request the full amount owed on your account as the amount due may be different than stated here due to interest and other charges or credits.

Lender Paid Expense Summary

	Activity Since Last Statement	Total
Property Inspections (02/10/2017)	\$30.00	\$210.64
Total	\$30.00	\$210.64

Past Payment Breakdown

	Payments Rec'd since 01/19/2017	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (Taxes & Insurance)	\$0.00	\$288.51
Optional Insurance	\$0.00	\$0.00
Fees and Charges	\$0.00	\$0.00
Lender Paid Expenses	\$0.00	\$0.00
Partial Payment (Unapplied)	\$0.00	\$0.00
Total	\$0.00	\$288.51

Transaction Activity (01/19/2017 to 02/21/2017)

Date	Description	Total	Principal	Interest	Escrow	Other
02/15/2017	Property Inspections	-\$15.00				-\$15.00
01/25/2017	Disbursement-County Tax	\$13.38			\$13.38	

Important Message

(See Reverse side for Additional Critical Notices)

As shown above, your escrow account has a negative balance. This shortage in your escrow account may result in an increase in your monthly escrow payment. We recommend you make additional payments to your escrow to eliminate or reduce the shortage.

"Lender Paid Expenses" are funds paid by Nationstar on your behalf to another company. These expenses may include, but are not limited to, Legal Fees, Property Taxes, Homeowners Insurance, and Property Inspections.

If you do not wish to receive paper statements, simply log into your account at MyNationstar.com and alter your selection to eCorrespondence. ECorrespondence offers convenient monthly email reminders, no last mail, and archived online access to view or download to your personal computer.

You can make your payment online at MyNationstar.com. There is no charge for this service.

NATIONSTAR IS A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE CURRENTLY IN BANKRUPTCY OR HAVE RECEIVED A DISCHARGE IN BANKRUPTCY, THIS COMMUNICATION IS NOT AN ATTEMPT TO COLLECT A DEBT FROM YOU PERSONALLY TO THE EXTENT THAT IT IS INCLUDED IN YOUR BANKRUPTCY OR HAS BEEN DISCHARGED, BUT IS PROVIDED FOR INFORMATIONAL PURPOSES ONLY. DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY.



ACCOUNT NUMBER

TOTAL AMOUNT DUE*

02/01/2017 \$2,465.32

02/22/2017



4 692 86382-0039412-003-2 000-001-000-000

THOMAS L CASPARI
SHEILA R CASPARI
1040 STATE ROUTE 104
LUCASVILLE OH 45648-8323

RE: Loan Number: 0600080675
Property Address:
1040 STAR RT 104
LUCASVILLE, OH 45648

Dear Thomas L Caspari and Sheila R Caspari:

At Nationstar Mortgage, we're committed to helping homeowners find solutions that could help them stay in their home and continue enjoying all the benefits of homeownership. Even in times of difficulties

Why am I receiving this letter?

Your mortgage payment is currently past due for 01/01/2016. Here is a recent payment history, and the reason for our concern.

Recent Account History:

- Payment due 09/01/2016: Unpaid balance of \$175.29
- Payment due 10/01/2016: Unpaid balance of \$175.29
- Payment due 11/01/2016: Unpaid balance of \$175.29
- Payment due 12/01/2016: Unpaid balance of \$175.29
- Payment due 01/01/2017: Unpaid balance of \$117.36
- Payment due 02/01/2017: Unpaid balance of \$123.96
- Current payment due 03/01/2017: \$151.44

Total: \$2,465.32 due. You must pay this amount to bring your loan current.

Please call Nationstar to request the full amount owed on your account as the amount due may be different than stated here due to interest and other charges or credits.

What do I need to know?

Failure to bring your loan current may result in fees, possibly even foreclosure and the loss of your home. We are here to help. You do have options.* Here are some of the solutions that might be available, depending on your situation:

- Modifying the terms of your current loan.
- Receiving a payment forbearance that temporarily gives you more time to pay your monthly payment.
- If you simply can't pay your mortgage, an alternative to foreclosure may be selling your home and using the proceeds to pay off your current loan. A short payoff may be acceptable, or a deed in lieu of foreclosure may be an option.

Additional resources are also available. For extra help, you can reach out to housing counselors who'll work as your advocate while exploring solutions that could help you keep your home.

- The Consumer Financial Protection Bureau: <http://www.consumerfinance.gov/mortgagehelp>
- The Department of Housing and Urban Development (HUD): <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>
- HUD Housing Counseling Agency Locator: (800) 569-4287
- The Homeowners HOPE™ Hotline Number: (888) 995-HOPE

What do I need to do?

The sooner we hear from you, the sooner we can help get your homeownership back on track. If you've already reached out for help, don't worry, that process is still proceeding and no further action is required.

If you have any questions, your Dedicated Loan Specialist is Kalani Boyd and can be reached at (888) 850-9398 EXT.



Legal Rights and Protections Under the SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC App. §§ 501-597b) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force, Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty.
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds.
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and 90 days thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within 90 days after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders.
Nationstar Mortgage, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741
- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at <http://legalassistance.law.af.mil/content/locator.php>
- "Military OneSource" is the U. S. Department of Defense's information resource.
If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

If this account is active or has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt. Please note, however Nationstar reserves the right to exercise the legal rights only against the property securing the original obligation

692-3572-0115F



RETURN SERVICE ONLY
PLEASE DO NOT SEND MAIL TO THIS ADDRESS
P.O. BOX 619063
DALLAS, TX 75261-9063

Exhibit Page 15 of 33

CONTACT INFORMATION

Customer Service: 1-888-480-2432
Monday - Thursday, 8 a.m. - 8 p.m. CT
Friday, 8 a.m. - 6 p.m. CT and Saturday, 8 a.m. - 2 p.m. CT
MyNationstar.com

Your Dedicated Loan Specialist is Kalani Boyd and can be reached at
(888) 850-9398 EX1, 4670715 or via mail at
8950 Cypress Waters Blvd, Coppell, TX 75019

0-692-82672-0013604-001-1-000-001-000-000



THOMAS L CASPARI
SHEILA R CASPARI
1040 STATE ROUTE 104
LUCASVILLE OH 45648-8323



Statement Date: 01/18/2017
Loan Number: 0600080675
Payment Due Date: 02/01/2017
Amount Due: \$2,405.89
If payment is received on or after 02/17/17, \$0.00 late fee will be charged.

Property Address:
1040 STAR RT 104
LUCASVILLE OH 45648

Account Information

Interest Bearing Principal Balance	\$8,323.25
Interest Rate (Until 02/01/2017)	3.875%
Escrow Balance	-\$667.98

The Principal Balance does not represent the payoff amount of your account and is not to be used for payoff purposes.

Explanation of Amount Due

Principal	\$47.72
Interest	\$26.88
Escrow Amount (for Taxes & Insurance)	\$83.44
Optional Products and Services	\$0.00
Regular Monthly Payment	\$158.04
Total Fees and Charges	\$0.00
Overdue Payment(s)	\$2,247.85
Partial Payment (Unapplied)	\$0.00
Total Amount Due	\$2,405.89

Please call Nationstar to request the full amount owed on your account as the amount due may be different than stated here due to interest and other charges or credits.

Lender Paid Expense Summary

	Activity Since Last Statement	Total
Property Inspections (01/16/2017)	\$30.00	\$195.64
Total	\$30.00	\$195.64

Past Payment Breakdown

	Payments Rec'd since 12/21/2016	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (Taxes & Insurance)	\$288.51	\$288.51
Optional Insurance	\$0.00	\$0.00
Fees and Charges	\$0.00	\$0.00
Lender Paid Expenses	\$0.00	\$0.00
Partial Payment (Unapplied)	\$0.00	\$0.00
Total	\$288.51	\$288.51

Transaction Activity (12/21/2016 to 01/18/2017)

Date	Description	Total	Principal	Interest	Escrow	Other
01/18/2017	Property Inspections	\$15.00				\$15.00
01/10/2017	Disbursement-Flood Insurance	\$96.52			\$96.52	
01/04/2017	Payment-Escrow	\$288.51			\$288.51	
12/21/2016	Property Inspections	\$15.00				\$15.00

Important Messages

(See Reverse side for Additional Critical Notices)

Effective 02/01/2017, your interest rate has changed from 2.000% to 3.875% resulting in a change in your monthly payment from \$68.00 to \$74.00. The new payment amount is reflected in this mortgage billing statement.

As shown above, your escrow account has a negative balance. This shortage in your escrow account may result in an increase in your monthly escrow payment. We recommend you make additional payments to your escrow to eliminate or reduce the shortage.

"Lender Paid Expenses" are funds paid by Nationstar on your behalf to another company. These expenses may include, but are not limited to, Legal Fees, Property Taxes, Homeowners Insurance, and Property Inspections.

Nationstar is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY.



MyNationstar.com

ACCOUNT NUMBER
0600080675

TOTAL AMOUNT DUE*
02/01/2017 \$2,405.89

PLEASE CHECK BOX IF MAILING ADDRESS OR PHONE NUMBER HAS CHANGED. ENTER

WRITE YOUR LOAN NUMBER ON YOUR

PAYMENT DUE IF RECEIVED ON OR AFTER

Legal Rights and Protections Under the SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC App. §§ 501-597b) (SCRA).

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692-3572-0116F

IMPORTANT PAYMENT INFORMATION

- It is important to use the remittance stub and envelope provided since both contain computer encoding that will help ensure prompt and accurate posting of payments. Always include your loan number on your check or money order. However, should you not receive your statement, **DO NOT DELAY PAYMENT**, simply write your loan number on your check or money order and mail to the payment address as provided in the Contact Information section below.
- Do not send cash or correspondence as this could delay processing. Correspondence should be sent to the address provided in the Contact Information section below.
- Please be advised that if your account is delinquent or if there are fees and charges due, your account may not be paid ahead nor may principal reduction payments be applied. When Nationstar Mortgage receives a remittance that is in excess of a payment amount, that excess is applied to your account in accordance with a predetermined sequence: 1) Principal and interest due; 2) Applicable Electronic amount; 3) Fees and other charges assessed to your account. Once this sequence has been satisfied, you may give specific instructions as to how you would like excess amounts to be applied to your account by noting your preference on the face of your remittance stub.
- Any lump sum received that is not accompanied by a payoff quote will be applied according to our standard payment application rules. This will not result in satisfaction and reconveyance/release unless amount tendered satisfies all amounts due and owing on the account.
- A Schedule of Fee for Select Services may be found on our website at MyNationstar.com.

The Servicemembers Civil Relief Act (SCRA) may offer protection or relief to members of the military who have been called to active duty. If you are a member of the military who has been called to active duty or received a Permanent Change of Station order and you have not already made us aware, please forward a copy of your orders to us at: [Nationstar Mortgage LLC, Attn: Military Families](mailto:Nationstar.Mortgage.LLC.Attn: Military Families), P.O. Box 619098, Dallas, TX 75261-9741. Fax 855-856-2432 or email MilitaryFamilies@nationstar.com. Be sure to include your loan number with the copy of the orders.

Please visit our website at MyNationstar.com for complete details regarding Legal Rights and Protections Under the SCRA.

LATE CHARGES AND OVERDRAFT FEES

Payments received and posted after a grace period will be assessed a late charge. The late charge rate and number of grace days are shown on your Note. Please allow adequate time for postal delays as the receipt and posting date will govern the assessment of a late charge. Partial payments cannot be applied. If a payment is credited to your account and subsequently dishonored by your bank, Nationstar Mortgage will reverse that payment and assess your loan account an insufficient funds fee of up to \$30.00, as permitted by applicable law. (This fee may vary by state.)

HOMEOWNER COUNSELING NOTICE

If your loan is delinquent, you are entitled to receive homeownership counseling from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of the HUD approved, nonprofit homeownership counseling agencies may be downloaded from the Internet at <http://www.hud.gov/offices/hud-ohc/hc/hcagencies.cfm> by calling the HUD toll free number 1-800-568-4267 (toll free TDD number 1-800-877-8289) to obtain a list of approved nonprofit agencies serving your residential area.

NEW YORK STATE RESIDENTS

For those customers who reside in the state of New York, borrower may file complaints about the Servicer with the New York State Banking Department or may obtain further information by calling the Department's Consumer Help Unit at 1-800-342-3794 or by visiting the Department's website at www.dfs.ny.gov. Nationstar Mortgage, LLC is registered with the New York Superintendent of Banks.

PAYMENT OPTIONS

Auto-Pay allows you to have your payment automatically debited, each month, from the checking or savings account of your choice. Nationstar Mortgage does not charge a fee to activate this service. Call 1-888-480-2432 for more information or visit our website at MyNationstar.com.

Online Payment allows you to log on to your account anytime to make a payment. There is no charge for this service. Log onto MyNationstar.com.

Speed-Pay is a pay-by-phone service, which allows you to select the payment processing date. Call 1-888-480-2432. Have your checkbook available to refer to when making your Speed-Pay payment. There will be a fee up to \$19 for this optional service.

Payment by Mail Detach the coupon provided with this statement and mail it with your check or money order in the envelope provided. Please write your loan number on your payment and allow adequate time for postal delays as the receipt and posting date will govern the assessment of late charges.

MoneyGram ExpressPayment ensures same-day delivery of your payment to Nationstar Mortgage. Visit your local MoneyGram Agent. Call 1-800-826-9400 to locate the one nearest you. Complete the ExpressPayment form, providing your name and Nationstar Mortgage loan number. The MoneyGram Receive Code is ***1678***. All ExpressPayment transactions require cash. The agent will charge a fee for this service.

Western Union QuickCollect ensures same-day delivery of your payment to Nationstar Mortgage. Visit your local Western Union Agent. Call 1-800-325-8000 to locate the one nearest you. Complete the QuickCollect form with your name and Nationstar Mortgage loan number, indicating:

Pay to: Nationstar Mortgage Code City: Astar State: TX

All QuickCollect transactions require cash. Western Union will charge a fee for this service.

NOTICE TO CUSTOMERS MAKING PAYMENTS BY CHECK

Authorization to Convert Your Check: If you send us a check to make your payment, your check may be converted into an electronic fund transfer. An electronic fund transfer is the process in which your financial institution transfers funds electronically from your account to our account. By sending your completed signed check to us, you authorize us to copy your check and use the information from your check to make an electronic funds transfer from your account for the same amount as the check. If the electronic fund transfer cannot be processed for technical reasons, you authorize us to process the copy of your check.

Insufficient Funds: The electronic fund transfer from your account will usually occur within 24 hours of our receipt of your check. If the electronic fund transfer cannot be completed because of insufficient funds, you may be assessed an NSF fee in connection with the attempted transaction.

Transaction Information: The electronic fund transfer from your account will be on the account statement you receive from your financial institution. You will not receive your original check back from your financial institution. For security reasons, your original check will be destroyed, but we will keep a secured copy of the check for record keeping purposes.

Your Rights: You should contact your financial institution immediately if you believe that the electronic fund transfer reported on your statement was not properly authorized or is otherwise incorrect. Consumers have protections under the Electronic Fund Transfer Act for any unauthorized or incorrect electronic fund transfer.

CONTACT INFORMATION

Customer Service: 1-888-480-2432, Monday through Thursday 8 am - 8 pm CT, Friday 8 am - 6 pm CT, and Saturday 8 am - 2 pm CT.
(Calls may be monitored and/or records for quality assurance purposes)

24-hour automated account information: Log on to MyNationstar.com OR call 1-888-480-2432.

Mailing addresses for Nationstar Mortgage are listed below. Please carefully select the address suited to your needs and remember sending payments to any address other than the one specifically identified for payments will result in delays and may result in additional fees being assessed to your account.

PAYMENTS:	NOTICE OF ERROR/ INFORMATION REQUEST/ QWR:	OVERNIGHT DELIVERY CORRESPONDENCE:	INSURANCE RENEWALS/ BILLS:	TAX NOTICES/ BILLS:	BANKRUPTCY NOTICES/ PAYMENTS:
P.O. Box 60516 City of Industry, CA 91718-0516	P.O. Box 619098 Dallas, TX 75261-9741	8950 Cypress Waters Blvd Coppell, TX 75019	P.O. Box 7729 Springfield, OH 45501-7729 Fax (603) 687-4729	P.O. Box 961229 Fort Worth, TX 76161-0229 Fax (817) 826-1861	P.O. Box 619098 Dallas, TX 75261-0741

***PURSUANT TO RESPA, A "QUALIFIED WRITTEN REQUEST" (QWR) REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS:**

Nationstar Mortgage, P.O. Box 619098, Dallas, TX 75261-9741. Attn: Customer Relations Officer. A "qualified written request" must comply with the requirements of RESPA, as follows: Qualified written request; defined: (i) A qualified written request means a written correspondence (other than notice on a payment coupon or other payment medium supplied by the servicer) that includes, or otherwise enables the servicer to identify, the name and account of the borrower, and includes a statement of the reasons that the borrower believes the account is in error, if applicable, or that provides sufficient detail to the servicer regarding information relating to the servicing of the loan sought by the borrower. (ii) A written request does not constitute a qualified written request if it is delivered to a servicer more than 1 year after either the date of transfer of servicing or the date that the mortgage servicing loan amount was paid in full, whichever date is applicable.

Nationstar Mortgage LLC, its affiliates, successors or its assigns or their officers, directors, agents, or employees, are neither liable nor responsible for, or make any representation regarding the products or services offered on any enclosed inserts.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

Check the appropriate box:

☐ Mailing Address

☐ Telephone Number

Loan #:

Borrower's Name:

Co-Borrower's Name:



MyNationstar.com

8950 Cypress Waters Blvd | Coppell, TX 75019

01/19/2017

• Please contact us at (888) 850-9398 EXT. 4670715



0-892-82672-0013604-001-3-000-001-000-000

THOMAS L CASPARI
SHEILA R CASPARI
1040 STATE ROUTE 104
LUCASVILLE OH 45648-8323

RE: Loan Number: 0600080675
Property Address:
1040 STAR RT 104
LUCASVILLE, OH 45648

Dear Thomas L Caspari and Sheila R Caspari:

At Nationstar Mortgage, we're committed to helping homeowners find solutions that could help them stay in their home and continue enjoying all the benefits of homeownership. Even in times of difficulties.

Why am I receiving this letter?

Your mortgage payment is currently past due for 01/01/2016. Here is a recent payment history, and the reason for our concern.

Recent Account History:

- Payment due 08/01/2016: Unpaid balance of \$175.29
- Payment due 09/01/2016: Unpaid balance of \$175.29
- Payment due 10/01/2016: Unpaid balance of \$175.29
- Payment due 11/01/2016: Unpaid balance of \$175.29
- Payment due 12/01/2016: Unpaid balance of \$175.29
- Payment due 01/01/2017: Unpaid balance of \$175.29
- Current payment due 02/01/2017: \$158.04

Total: \$2,405.89 due. You must pay this amount to bring your loan current.

Please call Nationstar to request the full amount owed on your account as the amount due may be different than stated here due to interest and other charges or credits.

What do I need to know?

Failure to bring your loan current may result in fees, possibly even foreclosure and the loss of your home. We are here to help. You do have options.* Here are some of the solutions that might be available, depending on your situation:

- Modifying the terms of your current loan.
- Receiving a payment forbearance that temporarily gives you more time to pay your monthly payment.
- If you simply can't pay your mortgage, an alternative to foreclosure may be selling your home and using the proceeds to pay off your current loan. A short payoff may be acceptable, or a deed in lieu of foreclosure may be an option.

Additional resources are also available. For extra help, you can reach out to housing counselors who'll work as your advocate while exploring solutions that could help you keep your home.

- The Consumer Financial Protection Bureau: <http://www.consumerfinance.gov/mortgagehelp>
- The Department of Housing and Urban Development (HUD): <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>
- HUD Housing Counseling Agency Locator: (800) 569-4287
- The Homeowners HOPE™ Hotline Number: (888) 995-HOPE

What do I need to do?

The sooner we hear from you, the sooner we can help get your homeownership back on track. If you've already reached out for help, don't worry, that process is still proceeding and no further action is required.

If you have any questions, your Dedicated Loan Specialist is Kalani Boyd and can be reached at (888) 850-9398 EXT. 4670715 or via mail at the address listed above. Our hours of operation are 8am to 8pm (CT), Monday through Thursday, 8am to 6pm (CT), Friday, and 8am to 2pm (CT) on Saturday.

Nationstar
MORTGAGE A L L

P.O. BOX 60516
CITY OF INDUSTRY, CA 91716-0516

0-887-82872-0013864-001-2-000-001-000-000



THOMAS L CASPARI
SHEILA R CASPARI
1040 STATE ROUTE 104
LUCASVILLE OH 45648-0323

MORTGAGE LOAN STATEMENT - Page 2

CONTACT INFORMATION

Customer Service: 1-888-488-2433
Monday - Thursday 8 a.m. - 8 p.m. CT
Friday 8 a.m. - 6 p.m. CT and Saturday 8 a.m. - 2 p.m. CT
MyNationstar.com
Your Dedicated Loan Specialist is Karen Boyd and can be reached at
(888) 870-4398 EXT. 467375 or via mail at:
8990 Cypress Waters Blvd, Coppell, TX 75019

Statement Date:	01/18/2017
Loan Number:	0400090675
Payment Due Date:	02/01/2017
Amount Due:	\$2,405.89
<small>If payment is received on or after 02/17/17, \$0.00 late fee will be charged.</small>	

If you do not wish to receive paper statements, simply log into your account at MyNationstar.com and alter your selection to eCorrespondence. eCorrespondence offers convenient monthly email reminders, no lost mail, and archived online access to view or download to your personal computer. You can make your payment online at MyNationstar.com. There is no charge for this service if you schedule your payment within 15 days past your due date.

Nationstar
 MORTGAGE

RETURN SERVICE AND
 PLEASE SEND MAIL TO THIS ADDRESS
 P.O. BOX 60516
 DALLAS, TX 75261-9063

MORTGAGE LOAN STATEMENT
CONTACT INFORMATION

Customer Service: 1-888-480-2432
 Monday - Thursday: 8 a.m. - 8 p.m. CT
 Friday: 8 a.m. - 6 p.m. CT and Saturday: 8 a.m. - 2 p.m. CT
MyNationstar.com
 Your Dedicated Loan Specialist is Kalant Boyd and can be reached at
 (877) 783-7491 EXT. 4670715 or via mail at:
 8950 Cypress Waters Blvd, Coppell, TX 75019

4-692-79622-0029075-002-1-000-001-000-000



THOMAS L. CASPARI
SHEILA R. CASPARI
 1040 STATE ROUTE 104
 LUCASVILLE OH 45648-8323



Statement Date: 12/20/2016
Loan Number: 0600080675
Payment Due Date: 01/01/2017
Amount Due: \$2,224.00
 If payment is received on or after 01/17/17, \$0.00 late fee will be charged.

Property Address:
 1040 STAR RT 104
 LUCASVILLE OH 45648

Account Information

Interest Bearing Principal Balance \$8,323.25
Interest Rate (Until 02/01/2017) 2.000%
Escrow Balance \$859.97

The Principal Balance does not represent the payoff amount of your account and is not to be used for payoff purposes.

Explanation of Amount Due

Principal	\$54.13
Interest	\$13.87
Escrow Amount (for Taxes & Insurance)	\$83.44
Optional Products and Services	\$0.00
Regular Monthly Payment	\$151.44
Total Fees and Charges	\$0.00
Overdue Payment(s)	\$2,072.56
Partial Payment (Unapplied)	\$0.00
Total Amount Due	\$2,224.00

Please call Nationstar to request the full amount owed on your account as the amount due may be different than stated here due to interest and other charges or credits.

Lender Paid Expense Summary

	Activity Since Last Statement	Total
Property Inspections (12/16/2016)	\$45.00	\$195.64
Total	\$45.00	\$195.64

Past Payment Breakdown

	Payments Rec'd since 11/19/2016	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (Taxes & Insurance)	\$0.00	\$0.00
Optional Insurance	\$0.00	\$0.00
Fees and Charges	\$0.00	\$0.00
Lender Paid Expenses	\$0.00	\$0.00
Partial Payment (Unapplied)	\$0.00	\$0.00
Total	\$0.00	\$0.00

Transaction Activity (11/19/2016 to 12/20/2016)

Date	Description	Total	Principal	Interest	Escrow	Other
12/20/2016	Property Inspections	\$15.00				\$15.00
12/02/2016	Property Inspections	\$15.00				\$15.00
11/25/2016	Property Inspections	\$15.00				\$15.00

Important Messages

(See Reverse side for Additional Critical Notices)

As shown above, your escrow account has a negative balance. This shortage in your escrow account may result in an increase in your monthly escrow payment. We recommend you make additional payments to your escrow to eliminate or reduce the shortage.

"Lender Paid Expenses" are funds paid by Nationstar on your behalf to another company. These expenses may include, but are not limited to, Legal Fees, Property Taxes, Homeowners Insurance, and Property Inspections.

If you do not wish to receive paper statements, simply log into your account at MyNationstar.com and alter your selection to eCorrespondence. ECorrespondence offers convenient monthly email reminders, no lost mail, and archived online access to view or download to your personal computer.

Nationstar is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.
 DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY.

Nationstar
 MORTGAGE

MyNationstar.com

☐ PLEASE CHECK BOX IF MAILING ADDRESS OR PHONE NUMBER HAS CHANGED. ENTER CHANGES ON BACK OF COUPON.

THOMAS L. CASPARI
SHEILA R. CASPARI

NATIONSTAR MORTGAGE
 PO BOX 60516
 CITY OF INDUSTRY, CA 91716-0516



ACCOUNT NUMBER
 0600080675

TOTAL AMOUNT DUE*
 01/01/2017 \$2,224.00

WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO NATIONSTAR MORTGAGE.

PAYMENT DUE IF RECEIVED ON OR AFTER
 01/17/2017 \$2,224.00

ADDITIONAL ESCROW \$ _____
****ADDITIONAL PRINCIPAL** \$ _____

TOTAL AMOUNT OF YOUR CHECK
DO NOT SEND CASH

**All amounts must be paid in full before additional principal reduction can be made

- * It is important to use the remittance information on this statement to ensure that your payment is properly credited to your account. If you have not already made a payment, please forward a copy of your remittance information to the lender. If you have already made a payment, please forward a copy of your remittance information to the lender. If you have not already made a payment, please forward a copy of your remittance information to the lender. If you have already made a payment, please forward a copy of your remittance information to the lender.
- * Please visit our website at MyNationstar.com for complete details regarding Legal Rights and Protections Under the EFTA.
- LATE CHARGES AND OVERDRAFT FEES**
- Payments received and posted after a grace period will be assessed a late charge. The late charge rate and number of grace days are shown on your Note. Please allow adequate time for postal delays as the receipt and posting date will govern the assessment of a late charge. Partial payments cannot be applied. If a payment is credited to your account and subsequently dishonored by your bank, Nationstar Mortgage will reverse that payment and assess your loan account an insufficient funds fee of up to \$35.00, as permitted by applicable law. (This fee may vary by state.)
- HOMEOWNER COUNSELING NOTICE**
- If your loan is delinquent, you are entitled to receive homeownership counseling from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of the HUD approved, nonprofit homeownership counseling agencies may be downloaded from the Internet at: <http://www.hud.gov/offices/hud/bulletin/bulletin11-01.htm> or by calling the HUD toll free number 1-800-568-4267 (toll free TDD number 1-800-877-8339). You obtain a list of approved nonprofit agencies serving your residential area.
- NEW YORK STATE RESIDENTS**
- For those customers who reside in the state of New York, borrowers may file complaints about the Service with the New York State Banking Department or may obtain further information by calling the Department's Consumer Help Unit at 1-800-342-3738 or by visiting the Department's website at www.dfs.ny.gov. Nationstar Mortgage LLC is registered with the New York Superintendent of Banks.
- * A lump sum received that is not accompanied by a payoff quote will be applied according to our standard payment application rules. This will not result in satisfaction and non-satisfaction release unless amount received satisfies all amounts due and owing on the account.
- * A Schedule of Fee for Select Services may be found on our website at MyNationstar.com.

Nationstar Mortgage may report your account to the major credit bureaus. Late or missed payments and other defaults on your account may reflect on your credit report which can impact your ability to obtain other forms of credit.

PAYMENT OPTIONS



Auto-Pay allows you to have your payment automatically debited each month, from the checking or savings account of your choice. Nationstar Mortgage does not charge a fee to activate this service. Call 1-888-480-2432 for more information or visit our website at MyNationstar.com.



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Speed-Pay is a pay-by-phone service, which allows you to select the payment processing date. Call 1-888-480-2432. Have your checkbook available to refer to when making your Speed-Pay payment. There will be a fee up to \$10 for this optional service.



Payment by Mail Detach the coupon provided with this statement and mail it with your check or money order in the envelope provided. Please write your loan number on your payment and allow adequate time for postal delays as the receipt and posting date will govern the assessment of late charges.



MoneyGram ExpressPayment ensures same-day delivery of your payment to Nationstar Mortgage. Visit your local MoneyGram Agent. Call 1-800-920-9400 to locate the one nearest you. Complete the ExpressPayment form, providing your name and Nationstar Mortgage loan number. The MoneyGram Receive Code is ***1678***. All ExpressPayment transactions require cash. The agent will charge a fee for this service.



Western Union QuickCollect ensures same-day delivery of your payment to Nationstar Mortgage. Visit your local Western Union Agent. Call 1-800-325-6000 to locate the one nearest you. Complete the QuickCollect form with your name and Nationstar Mortgage loan number, indicating.

Pay to: Nationstar Mortgage Code City: Astar State: TX

All QuickCollect transactions require cash. Western Union will charge a fee for this service.

NOTICE TO CUSTOMERS MAKING PAYMENTS BY CHECK

Authorization to Convert Your Check: If you send us a check to make your payment, your check may be converted into an electronic fund transfer. An electronic fund transfer is the process in which your financial institution transfers funds electronically from your account to our account. By sending your completed signed check to us, you authorize us to copy your check and use the information from your check to make an electronic funds transfer from your account for the same amount as the check. If the electronic fund transfer cannot be processed for technical reasons, you authorize us to process the copy of your check.

Insufficient Funds: The electronic fund transfer from your account will usually occur within 24 hours of our receipt of your check. If the electronic fund transfer cannot be completed because of insufficient funds, you may be assessed an NSF fee in connection with the attempted transaction.

Transaction Information: The electronic fund transfer from your account will be on the account statement you receive from your financial institution. You will not receive your original check back from your financial institution. For security reasons, your original check will be destroyed, but we will keep a secured copy of the check for record keeping purposes.

Your Rights: You should contact your financial institution immediately if you believe that the electronic fund transfer reported on your statement was not properly authorized or is otherwise incorrect. Consumers have protections under the Electronic Fund Transfer Act for any unauthorized or incorrect electronic fund transfer.

CONTACT INFORMATION

Customer Service: 1-888-480-2432, Monday through Thursday 8 am - 8 pm CT, Friday 8 am - 6 pm CT, and Saturday 8 am - 2 pm CT.
[Calls may be monitored and/or recorded for quality assurance purposes]

24-hour automated account information: Log on to MyNationstar.com OR call 1-888-480-2432.

Mailing addresses for Nationstar Mortgage are listed below. Please carefully select the address suited to your needs and remember, sending payments to any address other than the one specifically identified for payments will result in delays and may result in additional fees being assessed to your account.

PAYMENTS:	NOTICE OF ERROR/ INFORMATION REQUEST/ QWR:	OVERNIGHT DELIVERY CORRESPONDENCE:	INSURANCE RENEWALS/ BILLS:	TAX NOTICES/ BILLS:	BANKRUPTCY NOTICES/ PAYMENTS:
P.O. Box 60516 City of Industry, CA 91716-0516	P.O. Box 619098 Dallas, TX 75261-9741	8950 Cypress Waters Blvd Coppell, TX 75019	P.O. Box 7729 Springfield, OH 45501-7729 Fax (800) 687-4720	P.O. Box 961229 Fort Worth, TX 76161-0229 Fax (817) 826-1861	P.O. Box 619094 Dallas, TX 75261-9711

***PURSUANT TO RESPA, A "QUALIFIED WRITTEN REQUEST" (QWR) REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS:**
Nationstar Mortgage, P.O. Box 619098, Dallas, TX 75261-9741, Attn: Customer Relations Officer. A "qualified written request" must comply with the requirements of RESPA.

as follows: Qualified written request; defined: (i) A qualified written request means a written correspondence (other than notice on a payment coupon or other payment medium supplied by the servicer) that includes, or otherwise enables the servicer to identify, the name and account of the borrower, and includes a statement of the reasons that the borrower believes the account is in error, if applicable, or that provides sufficient detail to the servicer regarding information relating to the servicing of the loan sought by the borrower. (ii) A written request does not constitute a qualified written request if it is delivered to a servicer more than 1 year after either the date of transfer of servicing or the date that the mortgage servicing loan amount was paid in full, whichever date is applicable.

Nationstar Mortgage LLC, its affiliates, successors or its assigns or their officers, directors, agents, or employees, are neither liable nor responsible for, or make any representation regarding the products or services offered on any enclosed inserts.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

Check the appropriate box:

☐ Mailing Address

☐ Telephone Number

Loan #:

Borrower's Name:

Co-Borrower's Name:

Borrower's New Address:

Co-Borrower's New Address:

Authorized Borrower Number(s):

Authorized Co-borrower Number(s):

Home ()

Mobile: Yes No

Home ()

Mobile: Yes No

Work ()

Ext:

Mobile: Yes No

Work ()

Ext:

Mobile: Yes No

Other ()

Mobile: Yes No

Other ()

Mobile: Yes No

Signature Required:

Signature Required:

I consent to being contacted by Nationstar Mortgage LLC at any telephone number I have provided. This includes, but is not limited to, calls from your dialing system to my cellular or mobile telephone.



Exhibit Page 22 of 33
P.O. BOX 60516
CITY OF INDUSTRY, CA 91716 0516

CONTACT INFORMATION

Customer Service: 1-888-480-2432
Monday - Thursday: 8 a.m. - 8 p.m. CT
Friday: 8 a.m. - 6 p.m. CT and Saturday: 8 a.m. - 2 p.m. CT
MyNationstar.com

Your Dedicated Loan Specialist is Kalani Boyd and can be reached at
(877) 783-7491 EXT. 4670715 or via mail at:
8950 Cypress Waters Blvd, Coppell, TX 75019

4-692-79622-0029075-002-2-000-001-000-000



THOMAS L CASPARI
SHEILA R CASPARI
1040 STATE ROUTE 104
LUCASVILLE OH 45648-8323

Statement Date:	12/20/2016
Loan Number:	0600080675
Payment Due Date:	01/01/2017
Amount Due:	\$2,224.00
if payment is received on or after 01/17/17: \$0.00 late fee will be charged.	

You can make your payment online at MyNationstar.com. There is no charge for this service if you schedule your payment within 9 days past your due date.



RETURN TO ONLY
PLEASE DO NOT SEND MAIL TO THIS ADDRESS
P.O. BOX 619063
DALLAS, TX 75261-9063

8-692-76292-0023877-002-1-000-001-000-000



THOMAS L CASPARI
SHEILA R CASPARI
1040 STATE ROUTE 104
LUCASVILLE OH 45648-8323



Account Information

Interest Bearing Principal Balance	\$8,323.25
Interest Rate (Until 02/01/2017)	2.000%
Escrow Balance	\$659.97

The Principal Balance does not represent the payoff amount of your account and is not to be used for payoff purposes.

Lender Paid Expense Summary

	Activity Since Last Statement	Total
Property Inspections (10/19/2016)	\$0.00	\$150.64
Total	\$0.00	\$150.64

CONTACT INFORMATION

Customer Service: 1-888-480-2432
Monday - Thursday: 8 a.m. - 8 p.m. CT
Friday: 8 a.m. - 6 p.m. CT and Saturday: 8 a.m. - 2 p.m. CT
MyNationstar.com

Your Dedicated Loan Specialist is Kalani Boyd and can be reached at
(888) 850-9398 EXT. 4670715 or via mail at:
8950 Cypress Waters Blvd, Coppell, TX 75019

Statement Date:	11/18/2016
Loan Number:	0600080675
Payment Due Date:	12/01/2016
Amount Due:	\$2,048.71
If payment is received on or after 12/17/16; \$0.00 late fee will be charged.	

Property Address:
1040 STAR RT 104
LUCASVILLE OH 45648

Explanation of Amount Due

Principal	\$54.13
Interest	\$13.87
Escrow Amount (for Taxes & Insurance)	\$83.44
Optional Products and Services	\$0.00
Regular Monthly Payment	\$151.44
Total Fees and Charges	\$0.00
Overdue Payment(s)	\$1,897.27
Partial Payment (Unapplied)	\$0.00
Total Amount Due	\$2,048.71

Please call Nationstar to request the full amount owed on your account as the amount due may be different than stated here due to interest and other charges or credits.

Past Payment Breakdown

	Payments Rec'd since 10/19/2016	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (Taxes & Insurance)	\$0.00	\$0.00
Optional Insurance	\$0.00	\$0.00
Fees and Charges	\$0.00	\$0.00
Lender Paid Expenses	\$0.00	\$0.00
Partial Payment (Unapplied)	\$0.00	\$0.00
Total	\$0.00	\$0.00

Transaction Activity (10/19/2016 to 11/18/2016)

Important Messages

(See Reverse side for Additional Critical Notices)

As shown above, your escrow account has a negative balance. This shortage in your escrow account may result in an increase in your monthly escrow payment. We recommend you make additional payments to your escrow to eliminate or reduce the shortage.

"Lender Paid Expenses" are funds paid by Nationstar on your behalf to another company. These expenses may include, but are not limited to, Legal Fees, Property Taxes, Homeowners Insurance, and Property Inspections.

If you do not wish to receive paper statements, simply log into your account at MyNationstar.com and alter your selection to eCorrespondence. ECorrespondence offers convenient monthly email reminders, no lost mail, and archived online access to view or download to your personal computer.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

DETACH HERE AND RETURN WITH YOUR PAYMENT PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY



MyNationstar.com

☐ PLEASE CHECK BOX IF MAILING ADDRESS OR PHONE NUMBER HAS CHANGED. ENTER CHANGES ON BACK OF COUPON.

THOMAS L CASPARI
SHEILA R CASPARI

NATIONSTAR MORTGAGE
PO BOX 60516
CITY OF INDUSTRY, CA 91716-0516



ACCOUNT NUMBER

0600080675

TOTAL AMOUNT DUE*

12/01/2016 \$2,048.71

WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO NATIONSTAR MORTGAGE*

PAYMENT DUE IF RECEIVED ON OR AFTER

12/17/2016 \$2,048.71

ADDITIONAL ESCROW \$

**ADDITIONAL PRINCIPAL \$

TOTAL AMOUNT OF YOUR CHECK
DO NOT SEND CASH

*All amounts must be paid in full before additional principal reduction can be made

IMPORTANT PAYMENT INFORMATION

- It is important to use the remittance stub and envelope provided since both contain computer encoding that will help ensure prompt and accurate posting of payments. Always include your loan number on your check or money order. However, should you not receive your statement, **DO NOT DELAY PAYMENT**; simply write your loan number on your check or money order and mail to the payment address as provided in the **Contact Information** section below.
- Do not send cash or correspondence as this could delay processing. Correspondence should be sent to the address provided in the **Contact Information** section below.
- Please be advised that if your account is delinquent or if there are fees and charges due, your account may not be paid ahead nor may principal reduction payments be applied. When Nationstar Mortgage receives a remittance that is in excess of a payment amount, that excess is applied to your account in accordance with a predetermined sequence: 1) Principal and Interest due; 2) Applicable Escrow amounts; 3) Fees and other charges assessed to your account. Once this sequence has been satisfied, you may give specific instructions as to how you would like excess amounts to be applied to your account by noting your preference on the face of your remittance stub.
- Any lump sum received that is not accompanied by a payoff quote will be applied according to our standard payment application rules. This will not result in satisfaction and reconveyance/release unless amount tendered satisfies all amounts due and owing on the account.
- A Schedule of Fee for Select Services may be found on our website at MyNationstar.com

The Servicemembers Civil Relief Act (SCRA) may offer protection or relief to members of the military who have been called to active duty. If you are a member of the military who has been called to active duty or received a Permanent Change of Station order and you have not already made us aware, please forward a copy of your orders to us at: [Nationstar Mortgage LLC, Attn. Military Families, P.O. Box 619098, Dallas, TX 75261-9741](mailto:NationstarMortgageLLC.Attn.MilitaryFamilies@nationstar.com), fax 855-858-0427 or email MilitaryFamilies@nationstar.com. Be sure to include your loan number with the copy of the orders.

Please visit our website at MyNationstar.com for complete details regarding Legal Rights and Protections Under the SCRA.

LATE CHARGES AND OVERDRAFT FEES

Payments received and posted after a grace period will be assessed a late charge. The late charge rate and number of grace days are shown on your Note. Please allow adequate time for postal delays as the receipt and posting date will govern the assessment of a late charge. Partial payments cannot be applied. If a payment is credited to your account and subsequently dishonored by your bank, Nationstar Mortgage will reverse that payment and assess your loan account an insufficient funds fee of up to \$30.00, as permitted by applicable law. (This fee may vary by state.)

HOMEOWNER COUNSELING NOTICE







If your loan is delinquent, you are entitled to receive homeownership counseling from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of the HUD approved, nonprofit homeownership counseling agencies may be downloaded from the Internet at: <http://www.hud.gov/offices/hsg/sfh/hcc/hccc.pdf> or by calling the HUD toll free number 1-800-568-4287 (toll free TDD number 1-800-877-6339) to obtain a list of approved nonprofit agencies serving your residential area.

NEW YORK STATE RESIDENTS

For those customers who reside in the state of New York, borrower may file complaints about the Servicer with the New York State Banking Department or may obtain further information by calling the Department's Consumer Help Unit at 1-800-342-3738 or by visiting the Department's website at www.dfs.ny.gov. Nationstar Mortgage LLC is registered with the New York Superintendent of Banks.

Nationstar Mortgage may report your account to the major credit bureaus. Late or missed payments and other defaults on your account may reflect on your credit report which can impact your ability to obtain other forms of credit.

PAYMENT OPTIONS

-  **Auto-Pay** allows you to have your payment automatically debited, each month, from the checking or savings account of your choice. Nationstar Mortgage does not charge a fee to activate this service. Call 1-888-480-2432 for more information or visit our website at MyNationstar.com.
-  **Online Payment** allows you to log on to your account anytime to make a payment. There is no charge for this service. Log onto MyNationstar.com.
-  **Speed-Pay** is a pay-by-phone service, which allows you to select the payment processing date. Call 1-888-480-2432. Have your checkbook available to refer to when making your Speed-Pay payment. There will be a fee up to \$19 for this optional service.
-  **Payment by Mail** Detach the coupon provided with this statement and mail it with your check or money order in the envelope provided. Please write your loan number on your payment and allow adequate time for postal delays as the receipt and posting date will govern the assessment of late charges.
-  **MoneyGram ExpressPayment** ensures same-day delivery of your payment to Nationstar Mortgage. Visit your local MoneyGram Agent. Call 1-800-928-0400 to locate the one nearest you. Complete the ExpressPayment form, providing your name and Nationstar Mortgage loan number. The MoneyGram Receive Code is ***1678***. All ExpressPayment transactions require cash. The agent will charge a fee for this service.
-  **Western Union QuickCollect** ensures same-day delivery of your payment to Nationstar Mortgage. Visit your local Western Union Agent. Call 1-800-325-6000 to locate the one nearest you. Complete the QuickCollect form with your name and Nationstar Mortgage loan number, indicating:

Pay to: Nationstar Mortgage Code City: Astar State: TX

All QuickCollect transactions require cash. Western Union will charge a fee for this service.

NOTICE TO CUSTOMERS MAKING PAYMENTS BY CHECK




Authorization to Convert Your Check: If you send us a check to make your payment, your check may be converted into an electronic fund transfer. An electronic fund transfer is the process in which your financial institution transfers funds electronically from your account to our account. By sending your completed signed check to us, you authorize us to copy your check and use the information from your check to make an electronic funds transfer from your account for the same amount as the check. If the electronic fund transfer cannot be processed for technical reasons, you authorize us to process the copy of your check.

Insufficient Funds: The electronic fund transfer from your account will usually occur within 24 hours of our receipt of your check. If the electronic fund transfer cannot be completed because of insufficient funds, you may be assessed an NSF fee in connection with the attempted transaction.

Transaction Information: The electronic fund transfer from your account will be on the account statement you receive from your financial institution. You will not receive your original check back from your financial institution. For security reasons, your original check will be destroyed, but we will keep a secured copy of the check for record keeping purposes.

Your Rights: You should contact your financial institution immediately if you believe that the electronic fund transfer reported on your statement was not properly authorized or is otherwise incorrect. Consumers have protections under the Electronic Fund Transfer Act for any unauthorized or incorrect electronic fund transfer.

CONTACT INFORMATION

-  **Customer Service:** 1-888-480-2432, Monday through Thursday 8 am - 8 pm CT, Friday 8 am - 6 pm CT, and Saturday 8 am - 2 pm CT. (Calls may be monitored and/or records for quality assurance purposes)
-  **24-hour automated account information:** Log on to MyNationstar.com OR call 1-888-480-2432.
-  **Mailing addresses for Nationstar Mortgage are listed below. Please carefully select the address suited to your needs and remember, sending payments to any address other than the one specifically identified for payments will result in delays and may result in additional fees being assessed to your account.**

PAYMENTS:	NOTICE OF ERROR/ INFORMATION REQUEST/ QWR:	OVERNIGHT DELIVERY CORRESPONDENCE:	INSURANCE RENEWALS/ BILLS:	TAX NOTICES/ BILLS:	BANKRUPTCY NOTICES/ PAYMENTS:
P.O. Box 60616 City of Industry, CA 91716-0516	P.O. Box 619098 Dallas, TX 75261-9741	8950 Cypress Waters Blvd Coppell, TX 75019	P.O. Box 7729 Springfield, OH 45501-7729 Fax (800) 687-4729	P.O. Box 981229 Fort Worth, TX 76161-0229 Fax (817) 826-1861	P.O. Box 619094 Dallas, TX 75261-9741

***PURSUANT TO RESPA, A "QUALIFIED WRITTEN REQUEST" (QWR) REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS:**

Nationstar Mortgage, P.O. Box 619098, Dallas, TX 75261-9741, Attn: Customer Relations Officer. A "qualified written request" must comply with the requirements of RESPA, as follows: Qualified written request; defined. (i) A qualified written request means a written correspondence (other than notice on a payment coupon or other payment medium supplied by the servicer) that includes, or otherwise enables the servicer to identify, the name and account of the borrower, and includes a statement of the reasons that the borrower believes the account is in error, if applicable, or that provides sufficient detail to the servicer regarding information relating to the servicing of the loan sought by the borrower. (ii) A written request does not constitute a qualified written request if it is delivered to a servicer more than 1 year after either the date of transfer of servicing or the date that the mortgage servicing loan amount was paid in full, whichever date is applicable.

Nationstar Mortgage LLC, its affiliates, successors or its assigns or their officers, directors, agents, or employees, are neither liable nor responsible for, or make any representation regarding the products or services offered on any enclosed inserts.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

Check the appropriate box: ☐ Mailing Address ☐ Telephone Number ☐ Loan #:

Borrower's Name: _____ Co-Borrower's Name: _____

Borrower's New Address: _____ Co-Borrower's New Address: _____

Authorized Borrower Number(s): _____ Authorized Co-borrower Number(s): _____

Home () _____ Mobile: Yes No _____ Home () _____ Mobile: Yes No _____

Work () _____ Ext: _____ Mobile: Yes No _____ Work () _____ Ext: _____ Mobile: Yes No _____

Other () _____ Mobile: Yes No _____ Other () _____ Mobile: Yes No _____

Signature Required: _____

Nationstar
MORTGAGE

Exhibit Page 25 of 33
CITY OF INDUSTRY, CA 91716-0516

CONTACT INFORMATION

Customer Service: 1-888-480-2432
Monday - Thursday: 8 a.m. - 8 p.m. CT
Friday: 8 a.m. - 6 p.m. CT and Saturday: 8 a.m. - 2 p.m. CT
MyNationstar.com

Your Dedicated Loan Specialist is Kalani Boyd and can be reached at
(888) 850-9398 EXT. 4670715 or via mail at:
8950 Cypress Waters Blvd, Coppell, TX 75019

8 692 76292 0023877-002-2-000-001-000-000



THOMAS L CASPARI
SHEILA R CASPARI
1040 STATE ROUTE 104
LUCASVILLE OH 45648-8323

Statement Date:	11/18/2016
Loan Number:	0600080675
Payment Due Date:	12/01/2016
Amount Due:	\$2,048.71
if payment is received on or after 12/17/16; \$0.00 late fee will be charged.	

You can make your payment online at MyNationstar.com. There is no charge for this service if you schedule your payment within 8 days past your due date.



11/19/2016

Please contact us at (888) 850-9398 EXT. 4670715



8-692-76292-0023877-002-3-000-001-000-000

THOMAS L CASPARI
SHEILA R CASPARI
1040 STATE ROUTE 104
LUCASVILLE OH 45648-8323

RE: Loan Number: 0600080675
Property Address:
1040 STAR RT 104
LUCASVILLE, OH 45648

Dear Thomas L Caspari and Sheila R Caspari:

At Nationstar Mortgage, we're committed to helping homeowners find solutions that could help them stay in their home and continue enjoying all the benefits of homeownership. Even in times of difficulties.

Why am I receiving this letter?

Your mortgage payment is currently past due for 01/01/2016. Here is a recent payment history, and the reason for our concern.

Recent Account History:

- Payment due 06/01/2016: Unpaid balance of \$175.29
- Payment due 07/01/2016: Unpaid balance of \$175.29
- Payment due 08/01/2016: Unpaid balance of \$175.29
- Payment due 09/01/2016: Unpaid balance of \$175.29
- Payment due 10/01/2016: Unpaid balance of \$175.29
- Payment due 11/01/2016: Unpaid balance of \$175.29
- Current payment due 12/01/2016: \$151.44

Total: \$2,048.71 due. You must pay this amount to bring your loan current.

Please call Nationstar to request the full amount owed on your account as the amount due may be different than stated here due to interest and other charges or credits.

What do I need to know?

Failure to bring your loan current may result in fees, possibly even foreclosure and the loss of your home. We are here to help. You do have options.* Here are some of the solutions that might be available, depending on your situation:

- Modifying the terms of your current loan.
- Receiving a payment forbearance that temporarily gives you more time to pay your monthly payment.
- If you simply can't pay your mortgage, an alternative to foreclosure may be selling your home and using the proceeds to pay off your current loan. A short payoff may be acceptable, or a deed in lieu of foreclosure may be an option.

Additional resources are also available. For extra help, you can reach out to housing counselors who'll work as your advocate while exploring solutions that could help you keep your home.

- The Consumer Financial Protection Bureau: <http://www.consumerfinance.gov/mortgagehelp>
- The Department of Housing and Urban Development (HUD): <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>
- HUD Housing Counseling Agency Locator: (800) 569-4287
- The Homeowners HOPE™ Hotline Number: (888) 995-HOPE

What do I need to do?

The sooner we hear from you, the sooner we can help get your homeownership back on track. If you've already reached out for help, don't worry, that process is still proceeding and no further action is required.

If you have any questions, your Dedicated Loan Specialist is Kalani Boyd and can be reached at (888) 850-9398 EXT. 4670715 or via mail at the address listed above. Our hours of operation are 8am to 8pm (CT), Monday through Thursday, 8am to 6pm (CT), Friday, and 8am to 2pm (CT) on Saturday.

Sincerely,

Nationstar Mortgage LLC
Loss Mitigation Department

*Borrower must meet certain requirements to qualify for any of the options/products referenced. Terms are subject to change.

Nationstar is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. If you are a debtor in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt.





692-3572-0115F

Legal Rights and Protections Under the SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC App. §§ 501-597b) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force, Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty.
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds.
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and 90 days thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within 90 days after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders.
Nationstar Mortgage, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741
- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at <http://legalassistance.law.af.mil/content/locator.php>
- "Military OneSource" is the U. S. Department of Defense's information resource.
If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

If this account is active or has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt. Please note, however Nationstar reserves the right to exercise the legal rights only against the property securing the original obligation.



RETURN SERVICE ONLY
PLEASE DO NOT SEND MAIL TO THIS ADDRESS
P.O. BOX 619063
DALLAS, TX 75261-9063

4-682-72662-0002680-001-000-000-000-000



THOMAS L CASPARI
SHEILA R CASPARI
1040 STATE ROUTE 104
LUCASVILLE OH 45648-8323

MORTGAGE LOAN STATEMENT

CONTACT INFORMATION

Customer Service: 1-888-480-2432
Monday - Thursday: 8 a.m. - 8 p.m. CT
Friday: 8 a.m. - 6 p.m. CT and Saturday: 8 a.m. - 2 p.m. CT
MyNationstar.com
Your Dedicated Loan Specialist is Kalani Boyd and can be reached at
(888) 850-9398 EXT. 4670715 or via mail at:
8950 Cypress Waters Blvd, Coppell, TX 75019

Statement Date: 10/18/2016
Loan Number: 0600080675
Payment Due Date: 11/01/2016
Amount Due: \$1,873.42
If payment is received on or after 11/17/16, \$0.00 late fee will be charged.

Property Address:
1040 STAR RT 104
LUCASVILLE OH 45648

Account Information

Interest Bearing Principal Balance	\$8,323.25
Interest Rate (Until 02/01/2017)	2.000%
Escrow Balance	-\$859.97

The Principal Balance does not represent the payoff amount of your account and is not to be used for payoff purposes.

Explanation of Amount Due

Principal	\$54.13
Interest	\$13.87
Escrow Amount (for Taxes & Insurance)	\$83.44
Optional Products and Services	\$0.00
Regular Monthly Payment	\$151.44
Total Fees and Charges	\$0.00
Overdue Payment(s)	\$1,721.98
Partial Payment (Unapplied)	\$0.00
Total Amount Due	\$1,873.42

Please call Nationstar to request the full amount owed on your account as the amount due may be different than stated here due to interest and other charges or credits.

Lender Paid Expense Summary

	Activity Since Last Statement	Total
Property Inspections	\$15.00	\$150.64
Total	\$15.00	\$150.64

Past Payment Breakdown

	Payments Rec'd since 09/21/2016	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (Taxes & Insurance)	\$0.00	\$0.00
Optional Insurance	\$0.00	\$0.00
Fees and Charges	\$0.00	\$0.00
Lender Paid Expenses	\$0.00	\$0.00
Partial Payment (Unapplied)	\$0.00	\$0.00
Total	\$0.00	\$0.00

Transaction Activity (09/21/2016 to 10/18/2016)

Date	Description	Total	Principal	Interest	Escrow	Other
09/23/2016	Property Inspections	-\$15.00				-\$15.00

Important Messages

(See Reverse side for Additional Critical Notices)

As shown above, your escrow account has a negative balance. This shortage in your escrow account may result in an increase in your monthly escrow payment. We recommend you make additional payments to your escrow to eliminate or reduce the shortage.

"Lender Paid Expenses" are funds paid by Nationstar on your behalf to another company. These expenses may include, but are not limited to, Legal Fees, Property Taxes, Homeowners Insurance, and Property Inspections.

You can make your payment online at MyNationstar.com. There is no charge for this service if you schedule your payment within 8 days past your due date.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY



MyNationstar.com

☐ PLEASE CHECK BOX IF MAILING ADDRESS OR PHONE NUMBER HAS CHANGED. ENTER CHANGES ON BACK OF COUPON.

THOMAS L CASPARI
SHEILA R CASPARI

NATIONSTAR MORTGAGE
PO BOX 80516
CITY OF INDUSTRY, CA 91716-0516

ACCOUNT NUMBER
0600080675

TOTAL AMOUNT DUE*
11/01/2016 \$1,873.42

WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO NATIONSTAR MORTGAGE.

PAYMENT DUE IF RECEIVED ON OR AFTER
11/17/2016 \$1,873.42

ADDITIONAL ESCROW \$
**ADDITIONAL PRINCIPAL \$

TOTAL AMOUNT OF YOUR CHECK
DO NOT SEND CASH

*All amounts must be paid in full before additional principal reduction can be made.

06000806750 000187342 000187342

IMPORTANT PAYMENT INFORMATION

- It is important to use the remittance stub and envelope provided since both contain computer encoding that will help ensure prompt and accurate posting of payments. Always include your loan number on your check or money order. However, should you not receive your statement, **DO NOT DELAY PAYMENT**. Simply write your loan number on your check or money order and mail to the payment address as provided in the Contact Information section below.
- Do not send cash or correspondence as this could delay processing. Correspondence should be sent to the address provided in the Contact Information section below.
- Please be advised that if your account is delinquent or if there are fees and charges due, your account may not be paid ahead nor may principal reduction payments be applied. When Nationstar Mortgage receives a remittance that is in excess of a payment amount, that excess is applied to your account in accordance with a predetermined sequence: 1) Principal and interest due; 2) Applicable Escrow amounts; 3) Fees and other charges assessed to your account. Once this sequence has been satisfied, charges assessed to your account. Once this sequence has been satisfied, you may give specific instructions as to how you would like excess amounts to be applied to your account by noting your preference on the face of your remittance stub.
- Any lump sum received that is not accompanied by a payoff quote will be applied according to our standard payment application rules. This will not result in satisfaction and recovery/loss unless amount tendered satisfies all amounts due and owing on the account.
- A Schedule of Fees for Select Services may be found on our website at MyNationstar.com.

The Servicemembers Civil Relief Act (SCRA) may offer protection or relief to members of the military who have been called to active duty. If you are a member of the military who has been called to active duty or received a Permanent Change of Station order and you have not already made an escrow, please forward a copy of your orders to us at: [Nationstar Mortgage LLC, Attn: Military Families, P.O. Box 619098, Dallas, TX 75261-9741](mailto:NationstarMortgageLLC.Attn: MilitaryFamilies@nationstar.com), fax 866-866-0437 or email MilitaryFamilies@nationstar.com. Be sure to include your loan number with the copy of the orders.

Please visit our website at MyNationstar.com for complete details regarding Legal Rights and Protections Under the SCRA.

LATE CHARGES AND OVERDRAFT FEES

Payments received and posted after a grace period will be assessed a late charge. The late charge rate and number of grace days are shown on your Note. Please allow adequate time for postal delays as the receipt and posting date will govern the assessment of a late charge. Partial payments cannot be applied. If a payment is credited to your account and subsequently dishonored by your financial institution, Nationstar Mortgage will reverse that payment and assess your loan account an insufficient funds fee of up to \$30.00, as permitted by applicable law. (This fee may vary by state.)

HOMEOWNERS COUNSELING NOTICE

If your loan is delinquent, you are entitled to receive homeownership counseling from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of the HUD-approved, nonprofit homeownership counseling agencies may be downloaded from the Internet at: <http://www.hud.gov/offices/hud/hudhqs/hudhqs01a.cfm> or by calling the HUD toll free number 1-800-558-4287 (toll free from the Internet at 1-800-877-6336) to obtain a list of approved nonprofit agencies serving your residential area.

NEW YORK STATE RESIDENTS

For those customers who reside in the state of New York, borrower may file complaints about the Services with the New York State Banking Department or may obtain further information by calling the Department's Consumer Help Unit at 1-800-348-3726 or by visiting the Department's website at www.dbs.ny.gov. Nationstar Mortgage LLC is registered with the New York Superintendent of Banks.

Nationstar Mortgage may report your account to the major credit bureaus. Late or missed payments and other defaults on your account may reflect on your credit report which can impact your ability to obtain other forms of credit.

PAYMENT OPTIONS

- Auto-Pay** allows you to have your payment automatically debited, each month, from the checking or savings account of your choice. Nationstar Mortgage does not charge a fee to activate this service. Call 1-888-480-2432 for more information or visit our website at MyNationstar.com.
- Online Payment** allows you to log on to your account anytime to make a payment. There is no charge for this service if the payment is made within 9 days of the due date. Log onto MyNationstar.com.
- Speed-Pay** is a pay-by-phone service, which allows you to select the payment processing date. Call 1-888-480-2432. Have your checkbook available to refer to when making your Speed-Pay payment. There will be a fee up to \$19 for this optional service.
- Payment by Mail** Detach the coupon provided with this statement and mail it with your check or money order in the envelope provided. Please write your loan number on your payment and allow adequate time for postal delays as the receipt and posting date will govern the assessment of late charges.
- MoneyGram ExpressPayment** ensures same-day delivery of your payment to Nationstar Mortgage. Visit your local MoneyGram Agent. Call 1-800-926-9400 to locate the one nearest you. Complete the ExpressPayment form, providing your name and Nationstar Mortgage loan number. The MoneyGram Receive Code is ****2878***. All ExpressPayment transactions require cash. The agent will charge a fee for this service.
- Western Union QuickCollect®** ensures same-day delivery of your payment to Nationstar Mortgage. Visit your local Western Union Agent. Call 1-800-325-6000 to locate the one nearest you. Complete the QuickCollect form with your name and Nationstar Mortgage loan number, indicating:

Pay to: Nationstar Mortgage Code City: Aster State: TX

All QuickCollect transactions require cash. Western Union will charge a fee for this service.

NOTICE TO CUSTOMERS MAKING PAYMENTS BY CHECK

Authorization to Convert Your Check: If you send us a check to make your payment, your check may be converted into an electronic fund transfer. An electronic fund transfer is the process in which your financial institution transfers funds electronically from your account to our account. By sending your completed signed check to us, you authorize us to copy your check and use the information from your check to make an electronic funds transfer from your account for the same amount as the check. If the electronic fund transfer cannot be processed for technical reasons, you authorize us to process the copy of your check.

Insufficient Funds: The electronic fund transfer from your account will usually occur within 24 hours of our receipt of your check. If the electronic fund transfer cannot be completed because of insufficient funds, you may be assessed an NSF fee in connection with the attempted transaction.

Transaction Information: The electronic fund transfer from your account will be on the account statement you receive from your financial institution. You will not receive your original check back from your financial institution. For security reasons, your original check will be destroyed, but we will keep a secured copy of the check for record keeping purposes.

Your Rights: You should contact your financial institution immediately if you believe that the electronic fund transfer reported on your statement was not properly authorized or is otherwise incorrect. Consumers have protections under the Electronic Fund Transfer Act for any unauthorized or incorrect electronic fund transfer.

CONTACT INFORMATION

- Customer Service: 1-888-480-2432, Monday through Thursday 8 am - 8 pm CT, Friday 8 am - 6 pm CT, and Saturday 8 am - 2 pm CT. [Calls may be monitored and/or recorded for quality assurance purposes.]
- 24-hour automated account information: Log on to MyNationstar.com OR call 1-888-480-2432.
- Mailing addresses for Nationstar Mortgage are listed below. Please carefully select the address suited to your needs and remember, sending payments to any address other than the one specifically identified for payments will result in delays and may result in additional fees being assessed to your account.

PAYMENTS:	NOTICE OF ERROR/ INFORMATION REQUEST/ QWR:	OVERNIGHT DELIVERY CORRESPONDENCE:	INSURANCE RENEWALS/ BILLS:	TAX NOTICES/ BILLS:	BANKRUPTCY NOTICES/ PAYMENTS:
P.O. Box 60516 City of Industry, CA 91718-0516	P.O. Box 619098 Dallas, TX 75261-9741	8960 Cypress Waters Blvd Coppell, TX 75019	P.O. Box 7728 Springfield, OH 45501-7728 Fax (800) 687-4729	P.O. Box 961229 Fort Worth, TX 76181-0229 Fax (817) 626-1861	P.O. Box 619094 Dallas, TX 75261-9741

"PURSUANT TO RESPA, A "QUALIFIED WRITTEN REQUEST" (QWR) REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS:
Nationstar Mortgage, P.O. Box 619098, Dallas, TX 75261-9741, Attn: Customer Relations Officer. A "qualified written request" must comply with the requirements of RESPA, as follows: Qualified written request; defined. (i) A qualified written request means a written correspondence (other than notice on a payment coupon or other payment medium supplied by the servicer) that includes, or otherwise enables the servicer to identify, the name and account of the borrower, and includes a statement of the reasons that the borrower believes the account is in error, if applicable, or that provides sufficient detail to the servicer regarding information relating to the servicing of the loan sought by the borrower. (ii) A written request does not constitute a qualified written request if it is delivered to a servicer more than 1 year after either the date of transfer of servicing or the date that the mortgage servicing loan amount was paid in full, whichever date is applicable.

Nationstar Mortgage LLC, its affiliates, successors or its assigns or their officers, directors, agents, or employees, are neither liable nor responsible for, or make any representation regarding the products or services offered on any enclosed inserts.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

Check the appropriate box: ☐ Mailing Address ☐ Telephone Number

Borrower's Name: _____ Loan #: _____

Borrower's New Address: _____ Co-Borrower's Name: _____

_____ Co-Borrower's New Address: _____

Authorized Borrower Number(s): _____ Authorized Co-borrower Number(s): _____

Home () _____ Mobile: Yes No _____ Home () _____ Mobile: Yes No _____

Work () _____ Ext. _____ Mobile: Yes No _____ Work () _____ Ext. _____ Mobile: Yes No _____

Other () _____ Mobile: Yes No _____ Other () _____ Mobile: Yes No _____

Signature Required: _____ Signature Required: _____

I consent to being contacted by Nationstar Mortgage LLC at any telephone number I have provided. This includes, but is not limited to, calls from your dialing system to my cellular or mobile telephone.



692-3572-0115F

Legal Rights and Protections Under the SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC App. §§ 501-597b) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force, Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty.
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds.
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and 90 days thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within 90 days after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders.
Nationstar Mortgage, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741
- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at <http://legalassistance.law.af.mil/content/locator.php>
- "Military OneSource" is the U. S. Department of Defense's information resource.
If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

If this account is active or has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt. Please note, however Nationstar reserves the right to exercise the legal rights only against the property securing the original obligation.



10/19/2016

Please contact us at (888) 850-9398 EXT. 4670715



4-692-72662-0002580-001-000-000-000-000

THOMAS L CASPARI
SHEILA R CASPARI
1040 STATE ROUTE 104
LUCASVILLE OH 45648-8323

RE: Loan Number: 0600080675
Property Address:
1040 STAR RT 104
LUCASVILLE, OH 45648

Dear Thomas L Caspari and Sheila R Caspari:

At Nationstar Mortgage, we're committed to helping homeowners find solutions that could help them stay in their home and continue enjoying all the benefits of homeownership. Even in times of difficulties.

Why am I receiving this letter?

Your mortgage payment is currently past due for 01/01/2016. Here is a recent payment history, and the reason for our concern.

Recent Account History:

- Payment due 05/01/2016: Unpaid balance of \$175.29
- Payment due 06/01/2016: Unpaid balance of \$175.29
- Payment due 07/01/2016: Unpaid balance of \$175.29
- Payment due 08/01/2016: Unpaid balance of \$175.29
- Payment due 09/01/2016: Unpaid balance of \$175.29
- Payment due 10/01/2016: Unpaid balance of \$175.29
- Current payment due 11/01/2016: \$151.44

Total: \$1,873.42 due. You must pay this amount to bring your loan current.

Please call Nationstar to request the full amount owed on your account as the amount due may be different than stated here due to interest and other charges or credits.

What do I need to know?

Failure to bring your loan current may result in fees, possibly even foreclosure and the loss of your home. We are here to help. You do have options.* Here are some of the solutions that might be available, depending on your situation:

- Modifying the terms of your current loan.
- Receiving a payment forbearance that temporarily gives you more time to pay your monthly payment.
- If you simply can't pay your mortgage, an alternative to foreclosure may be selling your home and using the proceeds to pay off your current loan. A short payoff may be acceptable, or a deed in lieu of foreclosure may be an option.

Additional resources are also available. For extra help, you can reach out to housing counselors who'll work as your advocate while exploring solutions that could help you keep your home.

- The Consumer Financial Protection Bureau: <http://www.consumerfinance.gov/mortgagehelp>
- The Department of Housing and Urban Development (HUD): <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>
- HUD Housing Counseling Agency Locator: (800) 569-4287
- The Homeowners HOPE™ Hotline Number: (888) 995-HOPE

What do I need to do?

The sooner we hear from you, the sooner we can help get your homeownership back on track. If you've already reached out for help, don't worry, that process is still proceeding and no further action is required.

If you have any questions, your Dedicated Loan Specialist is Kalani Boyd and can be reached at (888) 850-9398 EXT. 4670715 or via mail at the address listed above. Our hours of operation are 8am to 8pm (CT), Monday through Thursday, 8am to 6pm (CT), Friday, and 8am to 2pm (CT) on Saturday.

Sincerely,

Nationstar Mortgage LLC
Loss Mitigation Department

*Borrower must meet certain requirements to qualify for any of the options/products referenced. Terms are subject to change.

Nationstar is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.
45DLQPCSV1214





RETURN SERVICE ONLY
PLEASE DO NOT SEND MAIL TO THIS ADDRESS
P.O. BOX 819083
DALLAS, TX 75281

CONTACT INFORMATION

Customer Service: 1-888-886-3432
Monday - Thursday 8 a.m. - 8 p.m. CT
Friday 8 a.m. - 6 p.m. CT and Saturday 8 a.m. - 2 p.m. CT
MyNationstar.com

Your Dedicated Loan Specialist is Karen Boyd and can be reached at
(888) 886-9398 EXT. 4670715 or via mail at
8866 Cypress Veterans Blvd, Coppell, TX 75019

5-692-60230-0039786-001-000-000-000



THOMAS L CASPARI
SHEILA R CASPARI
1040 STATE ROUTE 104
LUCASVILLE OH 45648-8323

Statement Date:

06/20/2018

Loan Number:

0600080675

Payment Due Date:

07/01/2018

Amount Due:

\$1,172.26

If payment is received on or after 07/17/18, \$2.00 late fee will be charged

Property Address:
1040 STAR RT 104
LUCASVILLE OH 45648

Account Information

Interest Bearing Principal Balance	\$6,323.23
Interest Rate (Until 02/01/2017)	2.000%
Escrow Balance	\$0.00

The Principal Balance does not represent the payoff amount of your account and is not to be used for payoff purposes.

Explanation of Amount Due

Principal	\$54.13
Interest	\$13.87
Escrow Amount (for Taxes & Insurance)	\$83.44
Optional Products and Services	\$0.00
Regular Monthly Payment	\$161.44
Total Fees and Charges	\$0.00
Overdue Payment(s)	\$1,020.82
Partial Payment (Unapplied)	\$0.00
Total Amount Due	\$1,172.26

Lender Paid Expense Summary

	Activity Since Last Statement	Total
Property Inspections	\$115.00	\$105.84
Total	\$115.00	\$105.84

Fast Payment Breakdown

	Payments Rec'd since 06/19/2018	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (Taxes & Insurance)	\$0.00	\$0.00
Optional Insurance	\$0.00	\$0.00
Fees and Charges	\$0.00	\$0.00
Lender Paid Expenses	\$0.00	\$0.00
Partial Payment (Unapplied)	\$0.00	\$0.00
Total	\$0.00	\$0.00

Transaction Activity (05/19/2018 to 06/20/2018)

Date	Description	Total	Principal	Interest	Escrow	Other
06/19/2018	Property Inspections	\$115.00			\$489.00	\$115.00
06/20/2018	Debitment-Insurance	\$489.00				\$115.00
06/24/2018	Debitment-Suspense	\$115.00				\$115.00
06/24/2018	Partial Payment	\$115.00				\$115.00

Important Messages

(See Reverse side for Additional Critical Notices)

As shown above, your escrow account has a negative balance. This shortage in your escrow account may result in an increase in your monthly escrow payment. We recommend you make additional payments to your escrow to eliminate or reduce the shortage.

"Lender Paid Expenses" are funds paid by Nationstar on your behalf to another company. These expenses may include, but are not limited to, Legal Fees, Property Taxes, Homeowners Insurance, and Property Inspections.

You can make your payment online at MyNationstar.com. There is no charge for this service if you schedule your payment within 9 days past your due date.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

DETACH HERE AND RETURN WITH YOUR PAYMENT PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY


MyNationstar.com

☐ PLEASE CHECK BOX IF MAILING ADDRESS OR PHONE NUMBER HAS CHANGED. ENTER CHANGES ON BACK OF COUPON.
THOMAS L CASPARI
SHEILA R CASPARI

NATIONSTAR MORTGAGE
PO BOX 80516
CITY OF INDUSTRY, CA 91716-0516

ACCOUNT NUMBER

0600080675

TOTAL AMOUNT DUE*

07/01/2018 \$1,172.26

WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO NATIONSTAR MORTGAGE*

PAYMENT DUE IF RECEIVED ON OR AFTER
07/17/2018 \$1,172.26

ADDITIONAL ESCROW \$ _____
ADDITIONAL PRINCIPAL \$ _____

TOTAL AMOUNT OF YOUR CHECK
DO NOT SEND CASH

*All amounts must be paid in full before additional principal reduction can be made

06000806750 000117226 000117226



8950 Cypress Waters Blvd.
Dallas, TX 75019

0008247 01 AB 0.400 01 TR 00048 RNRGA5Y2 100000

THOMAS L CASPARI
SHEILA R CASPARI
1040 STATE ROUTE 104
LUCASVILLE OH 45648



MORTGAGE LOAN STATEMENT

CONTACT INFORMATION

Customer Service: 888-480-2432

Monday through Thursday from 7 a.m. to 8 p.m. (CT), Friday from 7 a.m. to 6 p.m. (CT) and Saturday from 8 a.m. to 2 p.m. (CT)

www.mynationstar.com

Your Dedicated Loan Specialist is Candice Jackson and can be reached at

(866) 316-2432 EXT. 4670887 or via mail at:
8950 Cypress Waters Blvd., Dallas, TX 75019

Statement Date: 08/18/2017
Loan Number: 0600080675
Payment Due Date: 09/01/2017
Amount Due: \$3,175.92

If payment is received on or after 09/17/2017, \$0.00 late fee will be charged.

Property Address:
1040 STAR RT 104
LUCASVILLE OH 45648

Account Information

Interest Bearing Principal Balance	\$8,323.25
Interest Rate	2.000%
Escrow Balance	-\$1,271.34

The Principal Balance does not represent the payoff amount of your account and is not to be used for payoff purposes.

Explanation of Amount Due

Principal	\$54.13
Interest	\$13.87
Escrow Amount (for Taxes & Insurance)	\$50.28
Optional Products and Services	\$0.00
Regular Monthly Payment	\$118.28
Total Fees and Charges	\$0.00
Overdue Payment(s)	\$3,057.64
Partial Payment (Unapplied)	\$0.00
Total Amount Due	\$3,175.92

Lender Paid Expense Summary

	Activity Since Last Statement	Total
Property Inspections (08/08/2017)	\$15.00	\$300.64
Total	\$15.00	\$300.64

Past Payment Breakdown

	Payments Rec'd since 07/19/2017	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (Taxes & Insurance)	\$0.00	\$288.51
Optional Insurance	\$0.00	\$0.00
Fees and Charges	\$0.00	\$0.00
Lender Paid Expenses	\$0.00	\$0.00
Partial Payment (Unapplied)	\$0.00	\$0.00
Total	\$0.00	\$288.51

Transaction Activity (07/19/2017 to 08/18/2017)

Date	Description	Total	Principal	Interest	Escrow	Other
08/09/2017	Property Inspections	-\$15.00				\$15.00

Important Messages

(See Reverse side for Additional Critical Notices)

As shown above, your escrow account has a negative balance. This shortage in your escrow account may result in an increase in your monthly escrow payment. We recommend you make additional payments to your escrow to eliminate or reduce the shortage.

Lender Paid Expenses are funds paid by Nationstar on your behalf to another company. These expenses may include, but are not limited to, Legal Fees, Property Taxes, Homeowners Insurance, and Property Inspections.

If you do not wish to receive paper statements, simply log into your account at www.mynationstar.com and alter your selection to eCorrespondence. ECorrespondence offers convenient monthly email reminders, no lost mail, and archived online access to view or download to your personal computer.

You can make your payment online at www.mynationstar.com. There is no charge for this service.

NATIONSTAR IS A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE CURRENTLY IN BANKRUPTCY OR HAVE RECEIVED A DISCHARGE IN BANKRUPTCY, THIS COMMUNICATION IS NOT AN ATTEMPT TO COLLECT A DEBT FROM YOU PERSONALLY TO THE EXTENT THAT IT IS INCLUDED IN YOUR BANKRUPTCY OR HAS BEEN DISCHARGED, BUT IS PROVIDED FOR INFORMATIONAL PURPOSES ONLY.

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY.